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JOHN BULL

Vol. XIII. No. 332 | SATURDAY, OCTOBER 12, 1912. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

for meaning of this No. see Page III. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

IT SPEAKS FOR ITSELF

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Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

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JOHN BULL.

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THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

THE SITUATION.

On another page we deal with the probable course of political events in the immediate future, and, as upon previous occasions when we have ventured to draw aside the veil of mystery surrounding public affairs, we have only to say, "Other papers please copy—and contradict." We might, however, add, by way of a variant of the Asquithian slogan—Tarry and observe!

THE MARCONI "SCANDAL."

When this matter comes to be investigated thoroughly, we predict that the real scandal will be found to be in the circulation of mischievous and wicked innuendoes, at the instance of disappointed parties, against the private honour and public integrity of certain members of the Government—each of whom will, we anticipate, take the first opportunity of giving them the lie direct—leaving it to the Prime Minister to take such subsequent cognizance of the matter as he may deem fitting. By the way, whilst we are about it, it would be as well to clear the air of all these whispers, and doubtless Sir Henry Norman and Major Archer Shea will also seize the opportunity of disclaiming the suggestion—no doubt equally unfounded—that at the time the Government contract with Marconi was fixed up, they were actively interested themselves in the promotion of a rival scheme.

THE *Titanic* REPORT.

Several readers have written us with reference to our statement to the effect that Lord Mersey in his Report mentions the fact that the attention of the Board of Trade was originally drawn to the subject of lifeboat accommodation by the Editor. If they will refer to page 49 of the Report, under the heading of Board of Trade Administration, they will find the following sentence: "It appears that in November, 1910, a question was asked in the House of Commons as to whether the Board's attention had been called to the shortage of boats in the *Olympic*, and in February, 1911, a further question was asked, *and three days after this* a letter was sent out by the Board." The italics are our own, and we leave them to speak for themselves.

NO PREVIOUS EXPERIENCE NECESSARY.

An innocent reader, writing from South Wales, asks: "Would you kindly inform me on what condition a man can become a member of Parliament? Has he to pass a certain test or examination in matters of law, or does it only depend on popularity and money, and his ability as a speaker?" Except that no test of any kind is required, our friend fairly well sums up the three qualifications. In order, however, to make the category complete, he should have added, "and his ability to fool the people." We are, of course, referring to the Party politicians.

LABOUR REPRESENTATIVES.

There can be no question that in many respects our Labour Leaders do their work very thoroughly. We noticed recently that thirteen of them were in Germany, another in Switzerland, another in Jamaica, and several in the United States and elsewhere—all evidently deeply studying Industrial problems on the spot. They must exercise great frugality to be able to afford such missions out of their £400 a year.

Our "Bullets" Competition is Booming. See page 487.

Italia Irridenta.

If it is true that the Italians have made peace just at the moment when her adversary was in the deepest hole, she is even stupider than we ever thought her. She made a sudden dash on Tripoli, which could be of no use to anybody. Its abandonment by the Turks is a loss only in prestige, for the Arabs can go on fighting just the same. On the other hand, the Italian navy could have made itself useful all along the coast from Antivari to Salonica. Fear of Austria is, of course, the only explanation, but Austria will have to be reckoned with some day or other. So will the Italian people when the time comes for paying the piper. High taxes and nothing to show for them are bound to create wide disaffection, and we should not be surprised to hear of an Italian insurrection before long.

What Price Turkey?

What is the form of the Balkan combatants? Turkey is well at the top of the handicap, has a venal jockey, is underfed and over-exercised; Bulgaria has done well in home gallops, but may not show to great advantage in the field; Servia is vicious and uncertain; Montenegro is full of speed, stamina and spirit, but undersized and liable to be shut in near the rails; Greece has always figured among the "also ran" brigade. We are disposed to lay a slight shade against Turkey so long as her opponents are not nobbled or interfered with by big punters.

Brag in the Balkans.

The Servians are talking big again. They prophesy an insurrection in Old Servia, their special part of Macedonia. But we know those Old Servians. They are timid, skulking, whining people, who would never dream of saying "Bo" to an Albanian—quite different from the Servian mountaineers who waged guerilla warfare against the Turks for years and eventually wrested liberty by their valour. As for the modern Servian kingdom, the idea of war is laughable, for her war-votes and war-loans have all been made perquisites of Peter and his regicide friends since the King's murder. No one is likely to take Servia seriously until she shall have expiated her crime. Besides, she is in the grip of Austria.

King Edward *v.* Edward Grey.

History leaks out slowly but surely. As admirers of Edward VII., we rejoice to read in the *Fortnightly Review* how firm was his determination not to re-establish diplomatic relations with the Servian regicides. When the Russian and Italian ambassadors tried to persuade him, he replied: "The assassination of King Alexander and Queen Draga was so terrible that it made a deep impression on public opinion in England. I cannot be indifferent to the assassination of a member of my profession, or, if you like, of my guild." It remained for Sir Edward Grey to override this wise decision, having been tricked by the Servian Government, who promised to dismiss the murderers and then proceeded to promote them.

Men for Babies.

What is this we hear about the Brighton Workhouse nursery scandal? We beg to ask some right hon. gentleman or other whether a woman Inspector has ever been down, and, if so, whether her report was ever sent to the Guardians; and also why was not a woman Inspector on the Local Government Board enquiry? The Board uphold women as being the fit and proper people to look after the nursing and feeding of infants, yet when there is an enquiry the judges are all men, who know little about anything from a practical point of view! This, however, is a long-established grievance.

Black Bournemouth.

One of our readers thinks it very inconsistent for the Bournemouth Corporation to refuse to run the tram-cars on Sundays—on the plea that it would entail labour, while at Boscombe men are employed on that day to take money at the Pier turnstiles, although the authorities refuse to employ them to light the lamps. Our correspondent thinks it "disgraceful" that girls and boys, who swarm on this pier at night, should be allowed to do so in the dark. We should like to know what the boys and girls have to say in the matter. Anyhow, there is safety in numbers—even on a dark pier. Perhaps some of them, however, stay out longer than they should, being "afraid to go home in the dark."

Sanitation and Chichester.

The Local Government Board does not appear to have the courage of some of its convictions. Its allegation is that not a few of the serious insanitary defects which remain unremedied in Chichester are in property belonging to a member of the Borough Council. As the gentleman concerned, if any, is naturally reticent, and as the Council as a body assume an attitude of holy indignation, it is hereby suggested that the Local Government Board name the man.

Redbourn's Fire Engine.

If Redbourn, which we believe is somewhere in Hertfordshire, does not take care of itself, it will probably go to blazes. A week or two ago, the captain of the fire brigade wanted the engine to put out a fire, but—such is the shocking revelation of his report—"it was not at its place, and he had not seen it for a considerable time." Whether somebody had stolen it or mislaid it he did not know at the time. Eventually he ascertained that a member of the local Council had borrowed it to use as a private sewage pump and had forgotten to return it, but by this time the fiery furnace had been quenched by buckets of water. It is pretty evident that if the captain of the brigade does not keep a keener eye on the engine in the future, somebody will be borrowing it as a pump for his motor tyre or peradventure as a power plant for his steam laundry, and when the captain wants it to squirt water over the parish church, the village inn, the police-station, the Council offices, and other indispensable institutions wrapped in smoke and fire, it will be about ten miles away from the scene.

A Fine Union.

Scrutiny of the balance sheet of the Eastern Counties Agricultural Labourers' and Small Holders' Union suggests that this concern contains an uncommonly large number of fools on the income-producing side. The total income for last year, including £1,084 contributions, was £1,196. As to expenditure, out of about £1,200, £296 has gone in Lock-out Pay, and £806 in management expenses. Here are typical examples: General Officer's and Organiser's salaries, £163; Branch and District Officer's remuneration, £27; Committees' travelling and other expenses, £64; Secretary's and Organiser's rail fares, £52; extra organising and travelling expenses, £17; District Superintendent's expenses, £65; repairs and renewals of District Superintendent's, Secretary's, and Organiser's cycles, £30; Secretary's and Organiser's board and lodging, £53; Incidentals and Office expenses, £20; Auditors' fees, 1910, £20; rent, rates, and cost of fitting up Wensum House, £47. In the figures given we have taken no notice of odd shillings and pence. It is not declared that the balance sheet has been audited, compared with the books and vouchers, and found correct, nor is it signed, but everybody seems to be in fur and feathers, except the agricultural labourers and smallholders.

Our first "Bullet" prize Increased. See page 487.

The Church and the Child.

So long as we boast ourselves a Christian community, one naturally expects to see some evidence of practical Christianity in our treatment of children, dead or alive. The Acting Chaplain to the Godstone Guardians may hold the same view so far as the living are concerned, but he does not appear to admit any responsibility towards such an unconsidered trifle as a dead baby. A few days ago a caravan woman was admitted to the workhouse, where she gave birth to twins, one of which died when five days' old, unbaptised. The mother had declared herself to be a member of the Church of England, but because her five-day-old infant had not received the mystic cross of holy water upon its unconscious forehead, it was consigned to the earth, unhouseled, unaneled, with all its imperfections on its head. Black with the hereditary sin that is said to be the portion of all the children of Adam, and foul with the accumulated wickedness of five days' life, this tainted infant was given to the worms without a prayer or blessing of the Church, because, forsooth, the Acting Chaplain put the arbitrary rules of his Church before the Divine command, "Suffer little children to come unto Me, and forbid them not, for of such is the Kingdom of Heaven." We are no believers in the mystic efficacy of baptism, and have no doubt that the infant to which the "benefit of clergy" was denied will have as good a time in the nurseries of Heaven as if it had been soused head over heels in the holy waters of the river Jordan. But we abhor the callous, pharasaical spirit of this chaplain in presuming to exclude, by suggestion, a dead and innocent child from the Courts of the Most High.

Journalism Up-to-Date!

During the past few days we have seen two interesting specimens of the new journalism. One is a letter from a famous London publishing house, enclosing a puff of one of its journals, addressed to the editors of various provincial papers, asking the favour of its insertion, and adding, "I shall be pleased to receive a marked copy of the paper, and would ask you at the same time *to send me your scale of advertisement charges.*" We can quite understand the hungry provincial newspaper proprietor imagining that he is about to receive a huge contract in return for the complimentary notice. Several of them, however, write telling us that all is silence. The second case is that of the *Prudential Staff Gazette*, published in Manchester. We have before us a letter from the advertisement manager, addressed to various tradespeople, giving the scale of advertisements, and adding, "We shall be pleased to get special testimonials from several of our principles (*sic*) recommending your goods." Perhaps the Joint General Manager at Holborn Bars will now issue a warning to *this* department of his staff.

A "Prohibition" Town.

Here is what a reader tells us about Sunday in Glasgow:—"I arrived at 8.30 on Sunday morning after an all-night journey, and, of course, was unable to obtain refreshment. Having disposed of my luggage, I went for a walk in the town, and by 12.30 I was decidedly athirst. Chancing to notice a party of four men in Argyle Street, I went up to them and asked if it were possible to obtain refreshment anywhere at all. They at once volunteered to take me up to their 'club.' This club was a room in which I found some fifty or sixty Scots, all in a more or less advanced state of intoxication. The place reeked of smoke and drink, and the language would never have been tolerated by any publican in England. If a stranger can get into a club as easily as I did, where is the sense of prohibition?" Where, indeed!

The Pick of Oakum.

There was an illuminating passage in the proceedings the other day of the Amersham Board of Guardians. The Master of the Workhouse reported that he had arranged to sell the oakum picked in the House to a new firm, at an improved price upon that previously paid. Whereupon the Chairman remarked, "I thought we lost money on the oakum." The Master said that had been so, but he was rather proud of the fact that now he had made arrangements by which he could sell it at such a price that the Board suffered no loss, and even made a profit. The Chairman wound up with the exclamation: "Well done, Master! If we can cover the cost, you have done well!" Now, many Guardians say they hate to set tramps and casuals to oakum-picking, and the casuals do not like the task. They are supposed to unravel the stuff in pavment for lodging and skilly and bread, but if other Guardians, like those of Amersham, have been for years losing money over the matter, the utility of oakum-picking is an unfathomable mystery. A tramp cannot pay for board and lodging by wasting his time over an objectionable task by which the ratepayers are out of pocket!

Booth the Impertinent.

Presumably, Mr. H. Booth, the Oldham Magistrates' Clerk, is impertinent either because he knows no better or because he regards impudence as a condition of importance. This man's offensiveness to defenceless people is notorious in the town, apparently persisting and increasing by the immunity from rebuke which it enjoys at the hands of the magistrates, who are afraid (so it would seem) to put him in his place and keep him there. As an instance, an application was made to the magistrates for an ejectment order against a woman with seven children. "You have no business to have seven children, or any other woman," said this blusterous boor. However this may be, it is evident that Mr. Booth has no business to have such a vast cheek. He has enough brass in his face to make a saucepan; also enough sauce in his mouth to fill it.

A Terrible Disgrace.

A correspondent, who tells us that he was badly hit over the loss of the *Titanic*, as he knew many people on board, being a practical man and possessing ideas which he was prepared to impart free of charge regarding the means by which sufficient lifeboats for all might be easily carried and quickly lowered, wrote to the White Star Company, the Board of Trade, Senator Smith, and Herr Balim, Managing Director of the Hamburg-Amerika Line. The most satisfactory answer he received was from the latter Company, which replied that when their colossus, the *Imperator*, of 60,000 tons, was ready for sea she would have boats for all—sixty or more. This great liner will call at Southampton, and our correspondent rightly considers that, with our claim to mercantile supremacy, German vessels being the first to provide proper life-saving precautions is a terrible disgrace. As a matter of fact, as we pointed out in our first articles calling attention to the White Star delinquencies and foretelling the *Titanic* disaster, the great German liners have for years carried sufficient boats to accommodate every soul on board.

Sauce for the Stores.

It sounds very unfair that, while small tradesmen are persecuted if they keep open one tick after 1 o'clock on certain days, large firms are permitted to keep their packers and despatch-clerks at work until 3 or 4 p.m. We fear that, while the human nature of officials remains what it is, the only hope for small tradesmen is to contrive to turn themselves into big ones.

Have a Shot this week.

"Bullets" on page 487.

Pathos and Tragedy at Louth.

For some reason unexplained the Louth Board of Guardians recently refused to grant outdoor relief to an old man named James Cotton, well known in the town—an old man who had worked hard all his life, who had married and brought up a large family, but who had latterly fallen on evil days. Cotton, they said (and as six parsons and several local preachers were present at the meeting, the decision ought to be justifiable in Christian charity), could come into the workhouse, but outdoor relief they would not grant to him. He had a horror of the "House"; he was ashamed to become a charge on his family; and a few days afterwards his dead body was found in the town pond. "The fact that the Guardians of the Louth Union had on Monday refused him relief preyed on his mind," is the rider the Coroner's jury added to the verdict at the inquest, and beyond a doubt they were right. As Cotton worked when he could get work, and was meanwhile assisted by his daughter, the case was certainly one in which outdoor relief could have been appropriately and justly conceded. At the same time, the Guardians may have acted as they did with the best of motives. Without knowing their side of the matter, censure might do them an injustice.

The Blackness of Buckingham Palace.

A new paper, or rather an old paper under a new editor, tackles our subject of the filthy front of Buckingham Palace, and quotes King George V. as saying: "They would never give me the money, they would never give me the money." Failing the refronting of the Palace, surely a few buckets of water and a coat or two of paint need not make heavy inroads into the National Treasury. Something ought to be done soon, as the new memorial and all the bright flowers outside accentuate the dinginess of the Sovereign's residence.

More Absentee J.P.'s.

Our readers will remember that on September 28th we commented upon the fact that after waiting an hour, the business of the Wetherby (Yorks) Police Court had to be adjourned for a fortnight, the officials having been unsuccessful in their endeavour to secure the attendance of even one of the twenty magistrates on the list. A similar *contretemps* arose at the neighbouring town of Tadcaster. Only one magistrate (Mr. J. M. Dawson) was present at the appointed hour of eleven o'clock, though there are fourteen Justices of the Peace on the list. Awaiting the presence of the magistrates, in order that they could have the Jury Lists of their respective townships signed, were more than twenty overseers or assistant overseers, and the other business included the signing of a couple of rates, and the hearing of a charge of alleged assault. After waiting three-quarters of an hour, a constable was despatched to the workhouse, it being the day for the holding of the Tadcaster Board of Guardians and Rural District Council meeting, to see if a magistrate from any other division was present. Mr. E. C. Brooksbank, Chairman of the Tadcaster Bench and of the Guardians and Rural District Council, was there sitting on the Assessment Committee, and promised to attend the Court, which he did, but before he arrived the business had been delayed for an hour-and-a-half.

Oh, What it is to be There!

The Colwyn (Brecknock) District Council have had occasion to levy a rate for the current half-year of only 2½d. in the £. Some people think Colwyn is cheap; others are quite sure it is nasty.

Wanted, a Bristol Stipendiary.

Our recent paragraph on the iniquitous sentence passed by the Bristol magistrates on an old soldier, against whom nothing was known by the police, for displaying his injured hand in order to incite pity in those to whom he offered bootlaces for sale, has brought us a large number of letters protesting that Bristol ought to have had a stipendiary magistrate long ago. We have not a doubt of it. There comes into our mind thrilling memories of other cases in which Mr. J. Boyd, J.P., and his colleague have exercised their peculiar ideas of magisterial perspective. It was this same Mr. Boyd who, not long ago, thought it right to hold a private conversation during the luncheon interval with a prisoner he was trying, the result being that a solicitor concerned in the case, after administering a verbal castigation to this gentleman, left the Court, the hearing having to be adjourned for the day. It is not creditable to a town of the importance of Bristol that it should take such things lying down. What is our friend Mr. Hobhouse doing? As maid-of-all-work to the Government, he might take this matter in hand.

Batsom Again.

The Rev. (or is it the ex-Rev.?) Arthur Wellesley Batsom has bobbed up in a fresh place. The last time he flitted across our vision was when he appeared before the Swindon magistrates on a charge of being drunk and disorderly on a Sunday evening. Now we find him settled down in Watchet, and charged with beating a child who had not molested him or done him any harm. Though the magistrates found him guilty, they bound him over to be of good behaviour for 12 months. It will be as well for Mr. Batsom to keep that pact. He is an indubitable nuisance in the village, the police persistently receiving complaints as to his violence towards children, while visitors have not been without reason for resenting his conduct towards them. In a sentence, Mr. Batsom's mental state is under grave suspicion; so much so, that if he does not control himself he will presently find himself in more or less permanent charge of those who will know how to control him.

"The Application Was Granted."

Detective Southey, of Dover, ought to have a police medal of lead, tin, zinc, putty, or old Stilton. The local police having come into possession of fourteen dead rabbits found upon a man "suspected of being in unlawful possession of them," he applied to the magistrates that he should be permitted to sell them, "as they would not keep," and devote the proceeds to the Police Superannuation Fund. Though the notion of applying stolen goods for the benefit of the police is distinctly novel, it has received such ready acquiescence on the part of the Dover Bench that should an occasion present itself when the police have a haul of prize pigs, delicious ducks, or lovely spring chickens, we anticipate Detective Southey applying for an order permitting the force to cook and devour them. Southey has a future before him of which any detective might be hungry.

A Word to the War Office.

Has the War Office run short of funds, or has it lost its memory? In Guernsey it is the custom to give out army "shorts" to be made by the indigent poor. Some of the shorts so made and returned to Castle Cornet four months ago have not yet been paid for. Even in the case of large wholesale firms, long credit would be no credit to the War Office, but in the case of the poorest of the poor it is abominable.

A perfect hail of "Bullets"—Prizes Increased. Page 487.

A Peaceful Preliminary?

An esteemed correspondent who is a keen observer of men and things, writing us from Thundridge, near Ware, Hertfordshire, says :—

German Farm Colony in England.

I have been riding through two or three counties, and have settled down here for a few days. Ready to learn anything, I have been keenly interested in listening to men who frequent this and other similar places about the above. The common topic is of this place and its strange doings. The people here wonder that nothing appears to have been done. They talked so much of the large number of cases carted from the station to the Colony, and the great number of men about the place, that I became quite curious. Yesterday I rode over and made a few inquiries on the spot. The cottagers were very loth to say much, as the Germans were very good to them. I am satisfied of this, that a large number—some 200 able-bodied Germans—are at the Colony, and that numbers of cases of all sizes are taken in, either in the early morning or at night. Only four or five Englishmen work for them as carmen; they bring the goods from the station, but the Germans unload, and they see no more of them. Rumour is rife that the place is undermined, and that these cases contain arms of various kinds. I walked through the place myself; no one placed any obstacle in my way, but the place appeared to me quite harmless, but you can never tell.

Now then, Colonel Seely, here is your chance!

Pity the Poor Bishop!

The Bishop of London tells us that, despite the fact of his being a bachelor, with a salary of £10,000 a year, he finds it extremely hard "to keep his head above water." We respectfully suggest that he should look out for a frugal housewife to economise his expenditure. And if we dare give a further hint it would be that possibly a month at merry Margate would be a cheaper holiday than three months on the Continent.

Silence is Golden.

Though he was Chairman of the Magistrates when they dismissed a charge of poaching against Benjamin Marshall, a Stapleford poultry dealer, at the Nottingham Shire Hall, Mr. T. L. K. Edge remarked, "I have no doubt he was the man." It was a most improper observation in face of the decision, and if he had made it off the Bench, in his private capacity, it would have been an actionable slander. Mr. Edge should really remember the saying which is written, "Even a fool, when he holdeth his peace, is counted wise."

"Only a Pauper, Whom Nobody Owns."

The decision of the Chelmsford Board of Guardians to send the bodies of paupers who die in the Workhouse, and are not claimed by relatives, to the University Medical College, Cambridge, for dissection and experimental purposes, "likes us not at all." We are aware that "Imperial Cæsar, dead and turned to clay, might stop a hole to keep the wind away;" but we are also of the opinion that were his wishes consulted, Imperial Cæsar might strongly object to his vile body being put to the use suggested. Hardened criminals, the sort who all through their lives have acted as a scourge to society, may reasonably be required to contribute after their death to the advancement of scientific knowledge, and thus in some degree justify their unprofitable existence. But we can never be brought to regard extreme poverty as a crime, and consider that the pauper has as much right to decent, unmutilated burial as any other of His Majesty's lieges. Unless their prior consent is obtained, we look upon the handing over of paupers' bodies to the tender mercies of medical students as an offence against humanity and an insult to the dead.

Southampton's *Titanic* Fund.

Seeing that the *Titanic* Fund, now administered by the Southampton Local Committee, was publicly subscribed, it is difficult to understand why its managment is conducted behind closed doors, as if it were the private concern of the Committee. Naturally, the public are even more interested in its distribution than they were in its subscription, for unless it is satisfactorily distributed the object of its subscription has failed. For this reason they ought to be taken into the confidence of the Committee. Apart from the fact that the body are displaying the usual parsimony, the beneficiaries have reason to complain in many cases of the anomalous distinctions made between one class and another. The Committee are apparently afraid lest any grant they make should by any possibility put the recipient into a better position than was the case before the disaster, though in fact they ought to make a generous allowance for that shock and loss which, in all such catastrophes, cannot be estimated in terms of £ s. d. Evidently history, as we months ago anticipated, will repeat itself. The whole of the *Titanic* funds will never be distributed among those for whom they were subscribed in those poignant weeks of national bitterness and mourning.

The Cook and the Parson.

Mrs. Clara Annie Curtis is a cook who evidently got into the wrong house when she engaged in the service of the Rev. W. H. Shaw, of Woodleigh, The Park, Cheltenham. It seems to have been our rev. friend's not unnatural custom to have family prayers, but having had some differences with Mrs. Shaw, the cook gave notice. This our rev. friend first accepted, but later on asked for its withdrawal. Subsequently he discharged the cook without notice on the ground that, being summoned to prayer, she informed the butler she would not serve God in the dining-room and the Devil in the kitchen. Our dear friend's admission that he employed a retired policeman to poke his nose into the cook's antecedents did not improve the look of his *bona fides* in defending her claim for damages. In any case, he now knows, by having to pay up, with costs, that a parson cannot lawfully discharge a cook for not attending morning prayers. She might oversleep herself and have a conscientious conviction that it was much more important to make haste and fry the eggs and bacon.

Red Tape at the L.G.B.

Recently somebody with a big heart and a pocket about the same size undertook to school a Lambeth pauper boy in Belgium. Though the Guardians wanted to pay the lad's travelling expenses out, the Local Government Board refused to permit them to do so. When, however, the Guardians pointed out that the payment of the travelling expenses would have the effect of saving the ratepayers 10s. a week for several years the Board graciously permitted them "to make a subscription to the fund of some outside institution so that the institution might pay the travelling expenses." The Circumlocution Office, you will remember, always took the shortest cut by the longest way round. Oh, for a—well, we are not downhearted, anyhow.

Henry Cockton on Party.

"Valentine Vox knew something about the power of party spirit. He knew that principle and honour were sacrificed at its shrine. In his native town he had witnessed it rising on the ruins of friendship and affection; and had found it in the Metropolis to be equally powerful and pernicious."—"Valentine Vox the Ventriloquist," by Henry Cockton.

"Bullets" that turn to Gold. You'll find them on page 487.

THE LATE GERMAN AMBASSADOR.

The advent of Marschall von Bieberstein, whom some of the papers wrongly style Baron von Marschall, was not an unmixed blessing to these shores. Sciolists were convinced that he came as a peacemaker, but that was never his favourite *role*. In fact, he prided himself on his Bismarckian methods and boasted that he always had his own way. He made himself very unpopular at Constantinople by adhering very zealously to Abdul Hamid and then deserting him in his hour of need, without, however, conciliating his supplanters. He was not removed from Turkey only because he was damaging the Turco-German *entente*, but he was sent to England because it was thought that his bluff and bluster would have owerawed Sir Edward Grey. We wish someone could be found who *could* be bamboozled by Sir Edward.

THE SKIPTON PET.

Mr. Clough, M.P., the political pugilist, says no member of Parliament dare tell his wife that she is intellectually inferior to him. Certainly our ex-honourable friend, if he values the truth, daren't tell even his baby, if there be one, such a thing. If there be not—well, the Empire is still safe.

A PEACEFUL BATTLE.

"Bullets" has caught on. We have received shoals of congratulatory letters, but the best testimonial is the large number of entries—so numerous, indeed, that, although we go to press before the closing date of Competition No. 1, we are already able to increase the First Prize in Competition No. 2 to £120. Once more we call attention to our special system of judging. "Bullets" is the only Competition in which every coupon is read twice.

RHYMES OF THE TIMES.

THE COMPLEAT NEWSPAPER PROPRIETOR.

"No mandate from the country could be more clear than the mandate for Home Rule."—*Daily News*, October 5th.

"The Liberal Party concentrated upon the Parliament Bill. The present Home Rule Bill has never been before the electors."—*Star*, September 30th.

The art of running newspapers
Is simple as can be,
There's lots of money in the game
When played judiciously.
I'm Cadbury, so I should know,
And if you'll read the lines below
You'll know as well as me.

Of two newspapers at the least
You need to be possessed,
And in some others 'twere as well
To own an interest;
One, drink and racing must denounce,
The other daily must announce
Which horse's form's the best.

In Party politics the same
Safe rule must be applied—
Take care that "facts" by one affirmed
By t'other are denied;
All questions boast two sides, or more,—
That's what you own two papers for:
Nets can't be spread too wide.

Thus, both in sport and politics
The public taste you'll please,
And, incidentally, your wealth
Materially increase:
Who caters for divergent views
When dishing up the daily news
Wins affluence and ease!

"RETLAW."

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating, in a tale published in the "Story Teller," that: "TEARS *dripped unheeded from the listener's* EARS,"
CAPTAIN F. H. SHAW
TAKES THE BISCUIT.

For publishing an anonymous story containing the sentence: "*The* PIANO CAST A SUSPICIOUS GLANCE *towards the door,*"
THE WREXHAM ARGUS & NORTH WALES ATHLETE
TAKES THE BISCUIT.

For advertising in the "Wanted" column of the "Gleaner" (Kingston, Jamaica): "*Two children's bicycles for* GIRL *9 years old* OF GOOD MILKING STRAIN. *Jersey preferred,*"
"TAURUS," "(C.o. P. M. HOPE, P.O.),"
TAKES THE BISCUIT.

For advertising, in the "East Anglian Daily Times," their "Ipswich POTTED MEATS" *under the heading of* "DOGS,"
MESSRS. SEAGERS
TAKE THE BISCUIT.

For printing upon the menu of their Edinburgh Café, Liverpool: "*Roast Chicken and* HAM'S WING, 1s. 6d.,"
MESSRS. JAMES COTTLE, LTD.,
TAKE THE BISCUIT.

For advertising in the "Chemist and Druggist" for a "Smart Junior . . . easy hours; NO DUTY,"
MESSRS. FRANCIS HALLAM, LTD.,
TAKE THE BISCUIT.

For advising, in an article in the "Gardeners' Magazine," entitled "Sowing Sweet Peas," that: "When the plants are well up they should be DESTROYED *with bushy twigs,"*
MR. LEWIS SMITH
TAKES THE BISCUIT.

For stating, in a paragraph on "The Progress of Harvest," that: "The corn that had been cut and had LAIN STANDING *in stooks for days rapidly vanished into the stackyards,"*
THE YORKSHIRE EVENING PRESS
TAKES THE BISCUIT.

For issuing a printed demand note for the Poor Rate to "meet expenses to be incurred before the 31*st* SEPTEMBER," *and General District Rate to be incurred before the* SAME DAY,
THE OVERSEERS OF THE POOR, AND MAYOR, ALDERMEN AND BURGESSES OF GLOSSOP
TAKE THE BISCUIT.

For stating, in a leading article on the "New Chinese Loan" that: "A few weeks ago the President of the Chinese Republic staved off an imminent domestic crisis by stringing up two recalcitrant generals with as little compunction and as little regard for constitutional liberties as the Old Buddha HERself *could have displayed in* HER *most autocratic mood,"*
THE TIMES
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

Our "Bullets" are not hard. Try them. Page 487.

SENSATIONAL POLITICAL ANNOUNCEMENT.

THE KING WILL NOT GIVE HIS ASSENT TO THE HOME RULE BILL BEFORE A GENERAL ELECTION—EARLY RESIGNATION OF MR. LLOYD GEORGE—A WINSTON CHURCHILL AND F. E. SMITH COALITION.

We are about to make certain announcements which will be received with either incredulity or derision by the political world. But we have done so before—and it has "been so." We are aware that we are going in the teeth of the Prime Minister's latest declaration—but he has been out of the country for some time, and, ridiculous as it may sound, does not know—or, at the time of his speech *did* not know, what we do.

There is to be a General Election before the Home Rule Bill is placed on the Statute Book.

Mr. Lloyd George is determined to inaugurate an advanced Land campaign of such a character as to necessitate his retirement from the Cabinet.

Mr. Churchill does not see eye-to-eye with many of his colleagues in regard to both the Navy and Home Rule, and will shortly join forces with Mr. F. E. Smith on Democratic-Imperialist lines.

Mr. Asquith may shortly resign the Premiership and will be succeeded by Sir Edward Grey.

The Premier's Speech.

When Mr. Asquith made his speech he was in a difficult situation, and was not at his best. After declaring his intention to "place the Home Rule Bill upon the Statute Book," he announced his willingness, "without reluctance," to give up his post if he "ceased to retain the confidence of the people." Realising, however, that this phrase might be interpreted as an undertaking that the Government would resign if the bye-elections continued to go against it, he quickly qualified it by a reference to "the confidence of the chosen representatives of the people"—in other words, his army of Party hacks in the House of Commons; and yet we have a clear recollection of the rebukes which were administered seven or eight years ago to Mr. Balfour for relying on his Parliamentary majority as against "the lesson of the polls." But again, Mr. Asquith, realising that he is likely to be reminded of these things, brushes the recent bye-elections on one side on the ground that "they were not fought on any issue now before the House of Commons." Verily a strange doctrine. However unpopular the Insurance Act, for instance, or the Government's finance, or anything else, it has merely to raise a new issue, and, presumably, to keep on raising new issues, and thus always remain ahead of public opinion.

However, we do not see how the Government can hang together much longer. It was only by the exercise of consummate diplomacy that dear old "C.-B." succeeded in forming a Liberal-Radical-Whig-Labour Ministry. It is said that the hour produces the man, and in this case, and from the Party point of view, the dictum has been justified. But the Government's life is nearly run, and it is no secret that both Mr. Asquith and Mr. Balfour are tired of the game. He may stay till after the next election, but the probability is that he will soon hand over his post to Sir Edward Grey as a stop-gap, *à la* Mr. Bonar Law.

New Battle Cries.

Thus he will probably acquiesce in the suggestion, which we have reason to believe emanates from an exalted quarter, that after the Home Rule Bill has received its Third Reading in the Commons and been rejected by the Lords, there shall be a direct appeal to the country—each side pledging its honour to be loyal to the result. It is a sagacious and statesmanlike proposal. But several members of the ministry will not approve. They scent danger. They realise that a great change is coming over public opinion in regard to Party Government, and that, in any case, it is doubtful whether either Liberals or Tories will have a working majority after the next election. So new cries will have to be found. Thus a big effort will be made to divert attention from both Home Rule and the Insurance Act (which is playing "the very Devil" with the Government) by a great Land campaign, under the lead of Mr. Lloyd George—and, incidentally, to pave the way for his assumption of the Liberal leadership. But what about Mr. Churchill? When he is in a race—and he *is* in this one—he is difficult to shake off. And he has a fine trump card up his sleeve. "Hands off our land!" Mr. Lloyd George will yell—*to the landlords.* And "Hands off our land!" Mr. Churchill will thunder—*to Germany.* Which will be the more popular cry? And will either be effective in saving the Government?

The Autumn Session.

The Talking House has reopened for the purpose of complying with the necessary formalities to bring about the situation we have predicted. The session is, of course, starting in an atmosphere of excitement—just as the present Parliament did—but it will soon settle down into humdrum, mechanical dulness—and it will require all the skill of the new Chief Whip to "keep a House," as it is called. Many of the Government supporters are tired of the whole thing, and the exercise of the slightest intelligence in tactics might at any moment bring about a Government defeat. But there's the rub. Who is there behind the Unionist machine? The new arrangements so far have not worked well. The Party organisation is hopelessly amateur. And from a debating point of view Mr. Bonar Law is terribly handicapped. "F. E." and Mr. Cave are busy lawyers; the Cecils are too academic; and Mr. Balfour will turn up only for big occasions. Sir Edward Carson is anything but strong, and a breakdown in his health at any moment would come as no surprise to either his friends or himself. On the other hand, Mr. Asquith is surrounded by glib and ready speakers, and *if* Mr. Illingworth can only manage to keep his hacks available for divisions, the autumn programme *may* be rushed through by Christmas—although it will probably overlap into the new year.

Lloyd George and Winston.

But many things may happen in the meantime. As we have said, Mr. Lloyd George and Mr. Churchill are running a desperate race for Mr. Asquith's place, and it is within the bounds of possibility that *both* of them may resign before long. That Mr. Lloyd George will do so, as soon as he learns the attitude of his colleagues towards his Land scheme, may be taken as certain. And what will happen then? And here comes a prophecy that will surprise you. Mr. Lloyd George will go clean "out for the gloves," as the new Tribune of the People—*and Mr. Churchill and Mr. F. E. Smith will join forces in an Imperial-Democratic alliance, with a view to the formation of a Coalition Ministry as soon as the present machine breaks down.* Study the utterances and movements of those we have mentioned, and see how far they fit into the scheme we have foreshadowed.

One thing is certain—the King will not give his assent to the Home Rule Bill until it has been referred to the country.

"Bulleta" boom and bring Bigger prizes. Page 487.

A LOW HOUND'S ESCAPE FROM JUSTICE.

AMAZING SENTENCE FOR BRUTAL AND FATAL CRIME.

One of the principles of this journal is, we hope, never to strike below the belt, or, in other words, never to attack a person who is unable to retaliate. In the present instance, however, we propose attacking a man who is under lock and key, and we offer no apologies for doing so. On September 3rd an Old Ford woman died as the result of injuries inflicted two days before, and her "husband" was sentenced to four months' imprisonment in the second division for performing the act of butchery. Here is a newspaper report of the case:—

> Frederick Hartopp, 42, a glass silverer, Ford Road, Bow, pleaded guilty to the manslaughter of Ellen Hartopp. Mr. Cecil Whiteley prosecuted, and Mr. H. D. Rooms appeared for the accused. The prisoner had been seventeen years in one employment, and had lived with the deceased, who was not his wife, for eighteen years. She was the mother of his eight children. In the early hours of the 1st inst., the prisoner, who had been drinking, struck the deceased a violent blow in the side, fracturing three of her ribs. The deceased died from acute bronchitis and complications resulting from the injuries. The prisoner, immediately after striking the blow, expressed his deep regret, and did all he could for the deceased. Mr. Justice Lush sentenced the prisoner to four months' imprisonment in the second division.

Now, we know Mr. Justice Lush to be a just judge, and we feel that, had all the facts been placed before him, the sentence upon this brute would have been far different. Nor must we blame the police for not supplying this evidence. As a matter of fact, we know that they were there ready to produce it—but were not allowed to go into the box. Why, we are at a loss to understand. When we state that the sentence has caused a sensation in Old Ford we are putting the case very mildly, and should Hartopp ever dare to show his face there on release from prison he will stand a good chance of being lynched.

The Facts of the Case.

The brute's victim was a weak little woman; he was a burly six-footer. We have the evidence of a medical man who had known the woman for the past seventeen years, and also of many other independent witnesses, that she was hardworking, thrifty, and was never known to be the worse for drink. When her first husband died he left her with five young children. The man who slew her brought another eight into the world. From the day he first went into her house as her "husband" until the day he knocked in her ribs, he earned sufficient money to maintained them in comfort—from £3 to £4 a week. Of this, however, he used to allow for household expenses just sufficient to buy the plainest and scantiest food. For close upon sixteen years his victim endured "a hell upon earth." Both she and her children were constantly beaten by the brute. Nor is that all. The beast actually outraged one of his stepdaughters, with a result that a child was born in November last. The mother of this child was five years old when Hartopp first became her "step-father"! When remonstrated with by the deceased for his unfaithfulness and brutality, he hurled an oath at her and told her, "You are getting too —— old for me." Bad as the foregoing may appear, worse is to follow. The fiend on several occasions made strenuous efforts to defile another and even younger stepdaughter. She informs us that it was with the greatest difficulty she retained her honour! From the children and neighbours we learn that the deceased's life was one long-drawn-out horror. In the family there were two grown-up "step-sons"—one a lad of fine physique, who, it seems, was particularly devoted to his mother and had on more than one occasion given his step-father "what Paddy gave the drum." On these occasions the brute, instead of tackling the son, used to take vengeance on the poor mother. Still, with that wonderful tenderness which women often show to *things* utterly unworthy of it, whenever the lad was in the house when the "father" arrived just punishment was averted by a whispered message at the door, and the brute slunk away with whole skin. This frequently happened on Sundays, the poor woman having a distracting time cooking the dinner for 15 and listening for the stumbling footsteps of her "husband," so as to warn him of her son's presence.

THE TRAGEDY OF A STREET TRADER.

PITFALLS PLANTED IN THE PATHS OF THE PENITENT.

A man who has been selling fruit in the City streets for the last 12 years—ever since he was 14—tells us hat he has been "a little unfortunate"—having, to drop metaphor, been convicted for felony, receiving sentences of four and twelve months'. The latter term was imposed in April, 1911, upon his release from which, in the following February, he took up his old trade. Since then, he assures us, he has steadily continued this honest work. A few days ago, learning that the police were distributing licence badges, he went to the Moor Lane Station and asked for one. The sergeant on duty enquired where he had been from August to November last, when names were being enrolled. Upon being told the truth, the official expressed his regret that he was prevented from numbering the ex-convict among the elect. The poor hawker then wrote to the Home Office and they referred the matter to the officials at Old Jewry, who, although enquiries must have satisfied them as to the truth of his statement that his endeavour to live an honest life would be frustrated if he was bebarred from trading in the City streets, ultimately replied that they were unable to issue the necessary badge, as he was not entitled under the provision of the Act of Parliament to have his name entered upon the Register. The City officials are, of course, not to blame for the attitude they have been forced to take up; but think of the narrow-mindedness of those who conceived and forced through Parliament a measure which so impedes the wrongdoer who is desirous of reforming!

THE NATIONAL SAILORS' "TITANIC" FUND.

AN UNSATISFACTORY EXPLANATION.

With reference to the complaints we have published as to the delay in the distribution of this Fund and the treatment of a widow who recently applied for a grant, we have received the following letter from Mr. J. Havelock Wilson:—

> In your issue of October 5th, you publish a letter concerning the National Sailors' and Firemen's Union's *Titanic* Relief Fund. If it is correct that any official of this Union was discourteous to any of the widows who called at the Southampton office with regard to the distribution of this fund, I can assure you that enquiries will be made at once, and if we find it is so, the guilty person will have to apologise to such widows. Now, with regard to the delay. No responsibility rests on the shoulders of any of my colleagues at this office. When I was in New Zealand when the *Titanic* was lost, I made an appeal to the New Zealand seamen to help our fund, and some eight days ago we received a cheque for the amount collected. There was a further sum collected by a newspaper which has since come to hand, and the Executive Council, at their meeting held on September 23rd, decided that steps be taken immediately to distribute the amount we have in hand. Steps are now being taken to ascertain the names and addresses of those who are entitled to participate in the Fund, and as soon as we have the information we require, the money will be paid out forthwith.

We are bound to characterise this communication as unsatisfactory in the extreme. There is absolutely no excuse for the Executive Council in not having made some provisional grants for the relief of urgent cases. The whole question of these Relief Funds requires serious attention. It looks as though the essons of the past are to be entirely ignored.

MRS. BULL.

EVERY TUESDAY. PRICE ONE PENNY.

Our "Bullets" are conducted as Straight as a Gun.

HELL WITH THE LID ON.

A WORD WITH THE LONDON AND SOUTH-WESTERN RAILWAY.

By S. Hampton.

Walk into the Labour Shed at Southampton, where the London and South-Western Railway recruits men as auxiliaries to its permanent staff. Get into the throng that surges about the clerk who issues the metal discs that give the recipients the right to work. Listen to the language which floats through the germ-laden atmosphere. Note the men who have undergone or are undergoing some form of loathsome disease, and others in the incipient stages of consumption. To the uninitiated, a few hours' sojourn in this sputum infected air will prove an experience ever to be recalled with hands pressed against the stomach.

Crushed amongst the swaying masses, most of which are composed of men of no fixed abode, he will find himself where the fetid odours of unclean lodging-houses are brought to mingle with the filth which is constantly kicked up from the cement floor, *and which must be inhaled.*

There is a reason for it all!

The railway employs only permanent men to fill the responsible berths, and must have a supply of casuals to man the ships which arrive and depart at all times.

The mad rushing and crushing is due to the fact that the shed is arranged like a cattle-pen, with narrow platforms for the clerk to walk up and down, that he may see the men to whom he will give the metal discs. To and fro along the platform the clerk darts, disposing of the discs in the seething sea of hands frantically clutching for the coveted breadwinner. The common knowledge that it is more or less of a gamble to "get away" makes the struggle most intense. Men who have been standing for long hours, even days, have an equal chance with the last arrival. Perseverance, cleanliness and sobriety are on an even footing with sloth, intemperance and humanity at its worst. This is all due to a system, which is the last word in callousness and cruelty, necessary for a soulless corporation to pay its dividends. No decent feeling exists between the company and men. It resolves itself into a question of 5½d. per hour—the work is done and the money paid. When a stranger arrives at the shed he is soon given a disc, and for a time gets a good run of work. Then he is gradually dropped, after an encouraging start, to a point where he obtains two or three days' work per week. Thus the "system" keeps a ready supply of men in hand.

The workman optimistically lingers for some days longer—sometimes clinging on for weeks or months—in the hope that steady work will be the reward for his industry and tenacity. It is at this juncture that destiny sets its seal upon him. Either he realises that the position is hopeless and pitiless, and breaks away, or in a moment of weakness and discouragement joins the crowd who have philosophically resigned themselves to vermin and the mollifying effects of chemically-brewed beer—with the certain knowledge if they live they have the workhouse to fall back upon in their declining years. This system answers its purpose, inasmuch as it maintains for the railroad a sufficient supply of men—ragged and practically bootless—too disreputable in appearance to apply for work in more respectable quarters, and too poor to emigrate.

The iniquitous part of the system lies not only in the fact that it employs the most hideous means possible in engaging its men and keeping its hold upon them, but that it farms out this labour at the rate of one shilling per hour to any and all ships that may use the docks. The necessary equipment for handling cargo is in every case supplied by the Company, so that it has the comfortable margin of 100 per cent. with which to maintain tackle, etc.

From the standpoint of making money the system is a success—for its labour is cheap and plentiful, and retailed at 100 per cent. advance. From the standpoint of public health, decency and the moral welfare of the workman it is damnable. No company which obtains a public franchise should be allowed to employ men under such conditions as exist in Southampton. It is not necessary for corporations to act as philanthropists to their employees. It is however a duty, and a public one, to provide a certain amount of comfort, cleanliness and civility.

THE EXPLOITATION OF THE BLIND.

AN AFFLICTED MAN'S PROTEST.

A blind correspondent sends us the following interesting letter:—"In a recent issue you published an article dealing with the administration of charities, &c., for the blind. You showed the misuse of money left for the blind. You exposed the despicable pension funds and their administrations; you pointed out the inadequacy of the present system of educating and employing the blind; and every word of your praiseworthy article is true—*leniently true.* I am blind myself. I have been in an institution for eight years. I left it at the age of 20 to fight my way in the world. Yes, I was trained, but I was poor. I had no one to give me a helping hand in the first stage of my trouble for a living. I might have landed up in a workhouse, and it would not have mattered two pins to the institution authorities if I had done so. To-day, I am a commercial success, I'm thankful to say. My earnest desire is to help on the cause of those who are not so fortunate. I wish to attack and condemn the present system of charitable institutions. First, then, *whom* and *what* are the blind schools for? The answer is, mainly and chiefly for sighted officials with bloated salaries. The policy, also, of a great many of these officials is to exclude blind people from posts in the institutions, and even when they are employed it is at much smaller salaries than are paid to seeing teachers. Many schools have no blind teachers whatever. A headmaster recently told me that he and the whole of his staff would send in their resignations if a blind official were appointed in his school. He also made the interesting statement that it would be better to be born bad than blind, as in the former case the State would take care of you in gaol. Blindness in itself is bad enough, every one will admit, but put poverty and oppression on the top of that, we are of all men the most miserable."

WILY WILLIE'S WORDS AND WORKS.

HOW THE GERMAN MENACE STRIKES AUSTRALIANS.

We reproduce the following striking verses from the *Sydney Bulletin*, New South Wales. Every Britain should learn them:—

BERLIN, Wednesday.—The German Reichstag has voted *en bloc*, the Army and Navy Bills providing for substantial increases in both services.—*Cheering Cable.*

Great Britain, population, 46,000,000. Germany, population, 66,000,000.—*Latest Estimates.*

What a beautiful thing is Peace, my friends!
A beautiful thing, indeed!
By the Lord's good Grace it gives us space
To furnish the things we need.
And what are the things we need, my friends,
Ere our preparations cease? . . .
While we double our Fleet I will just repeat
What a *wonderful* thing is Peace!

What a horrible thing is War, my friends!
A horrible thing, indeed!
Its very mention implies intention
Of arming with frenzied speed!
We've *only* four million folk, my friends,
To keep the foe from our door! . . .
Though the thought gives pain, I must say again
What a *horrible* thing is War!

What a marvellous thing is Trade, my friends!
A marvellous thing, indeed!
Though old John Bull had a mighty pull,
We're fast reducing his lead!
We're only a yard behind, my friends,
And I think he's half-afraid
That he'll lose the race—it's a killing pace!
What a *marvellous* thing is Trade!

What a capital thing is Cash, my friends!
A capital thing, indeed!
By the tariff's aid we have got the trade,
And the sequel all may read.
And what will the sequel be, my friends?
Well, the coming years will show.
We've the Cash,
We've the Trade,
We've the new keels laid,
And there's only a lap to go!

R. McGeddon.

Our "Bullets" Competition is Booming. See page 487.

THE BUNKUM OF THE BAR.—I.

SOME SIDELIGHTS ON THE WORKING OF OUR LEGAL SYSTEM.

By a Barrister's Clerk.

It did not need the strong protest at its Conference the other day of the President of the Law Society to call the attention of the public in general, and litigants in particular, to the heavy and unnecessary cost of legal proceedings. The object of these articles will be to throw some light upon the reason—or apology—for the weighty burden thus imposed upon persons who appeal to the civil law. Meanwhile, we note that Dr. Blake Odgers, K.C., recently reminded a gathering of barristers and students that they had "extraordinary rights, the first the right of exclusive audience in the High Courts of Justice and the House of Lords, in the Assize Courts, and in most, if not all, of the Quarter Sessions Courts. That was an extraordinary privilege conferred, no one knew how, on the four Inns of Court."

Turning to the question of a barrister's remuneration, the lecturer held that "the brief must be marked with a proper fee. A man with a big practice ought not to take a small fee . . . not any fee the solicitor liked to mark." Finally Dr. Odgers, warming to his theme, asserted that "the Bar of England was an essential to the freedom of the country. It was no exaggeration to say that, after a free Parliament and a free Press, the Bar . . . was an essential to the liberties of the people."

* * *

How many people outside the legal profession are aware that barristers are supposed to work without fee or reward? Such, however, is the professional tradition; and such may have been the actual fact in days of old. One can mentally follow the fall from grace. First, the consciousness of virtue their sole reward. Then the reluctant acceptance of an honorarium from some grateful client. Later, the special provision of a small pouch at the back of the legal robe, for the reception of lay offerings. In the present day, a carefully elaborated system for extorting exorbitant fees from those who are compelled to seek their services, failing the payment of which the litigant is met with a blank denial of justice.

Knowing what one knows, there is a certain grim humour in the fact that the gentlemen of the long robe still wear that little rearward pocket, presumably in memory of the ancient theory that they accept only voluntary offerings, not compulsory payments, and that they never, never look a gift horse in the mouth.

* * *

Their services being charitable and gratuitous, barristers were of old exempted from all legal responsibility if for any reason they failed to carry out the duties they undertook to discharge. Dr. Odgers's exhortation to demand big fees, and to see that they get them, is recent evidence—if such were needed—that the gratuitous service myth has been finally abandoned by the profession. Their traditional irresponsibility for non-performance of professional duties, however, remains to this day a hard and a scandalous fact.

Alone of all members of the community, barristers are immune from damages or other legal penalties in respect of breach of contract. As regards the performance or non-performance of the services for which they are paid, these learned and privileged gentlemen are above and outside the law.

* * *

It is not the wish or intention of the writer to attack the Bar as a whole, or to suggest that every member thereof is guilty of the practices to which attention is now drawn. It is desirable, however, to give wider publicity to some of the extraordinary anomalies which exist in the profession; and suffice it to say that chapter and verse can be given for every instance quoted.

It is notorious, for example, that barristers receive large fees for the performance of duties the due discharge of which they know to be quite problematical. Sometimes a barrister, having pocketed a heavy fee, fails to appear at all in Court when the case is being heard. Customarily in these circumstances he either sends in his stead an inexperienced deputy, whose nervous incompetence usually ruins his client's chances, or offers—when it is too late to instruct somebody else—to return the brief.

Frequently the busy "leader" comes into Court without having given more than a cursory glance at his brief. He remains, perhaps, for a short half-hour; and then, leaving some junior in charge, hurries off to another Court, where the same discreditable performance is repeated. In plain terms, prominent members of the Bar systematically defraud litigants who have paid them fees for services which are habitually evaded.

* * *

There are so many and various ways in which these learned gentlemen "work the oracle," and so numerous are the instances that might be adduced, that the difficulty is to select and restrict examples for quotation.

Mr. Blank Dash, K.C., M.P., was on one occasion briefed in a heavy and difficult case which called for his special attention, as well as that of two other Counsel. His attendance in Court, on the most critical day of the trial, extended over less than twenty minutes—his clerk, in answer to the indignant inquiries of the instructing solicitor, blandly replying that the great man would "be back very shortly." By a curious coincidence the solicitor read, in the following morning's newspaper, that Mr. Dash had on the previous afternoon addressed a meeting of his constituents in a town more than two hundred miles distant from London!

The case in question was ultimately carried to the Court of Appeal, but, in view of Mr. Dash's negligence—to put it mildly—at the former hearing, he was not briefed on this occasion. What followed is indeed strikingly illustrative of "The Discipline of the Bar." Mr. Dash, learning that briefs had been delivered to the Counsel who appeared with him in the Court below, caused his clerk to write and demand—yea, verily, to demand with threats—that a brief should be furnished to him also!

The daring solicitor still refusing to comply with this monstrous request, the other Counsel—obedient to the behest of their leader, and in accordance with the etiquette of the Bar—on the very eve of the hearing in the Court of Appeal informed the solicitor that, unless Mr. Dash's brief were immediately forthcoming, they themselves could not appear, and would thus leave the litigant unrepresented. It was a distinct omission in Dr. Odgers's lecture that no reference was made to the etiquette of the Bar which permits its adherents to indulge in professional blackmail.

* * *

It has been said that every profession is a conspiracy against the laity. In the case of the Bar this dictum is literally and specifically true. Enjoying a monopoly of audience in the higher Courts of Law—a monopoly acquired, as Dr. Odgers admits, "no one knew how"—barristers have in these days set a monopoly price upon their assistance. Litigants must either employ barristers or be prepared to accept an adverse verdict.

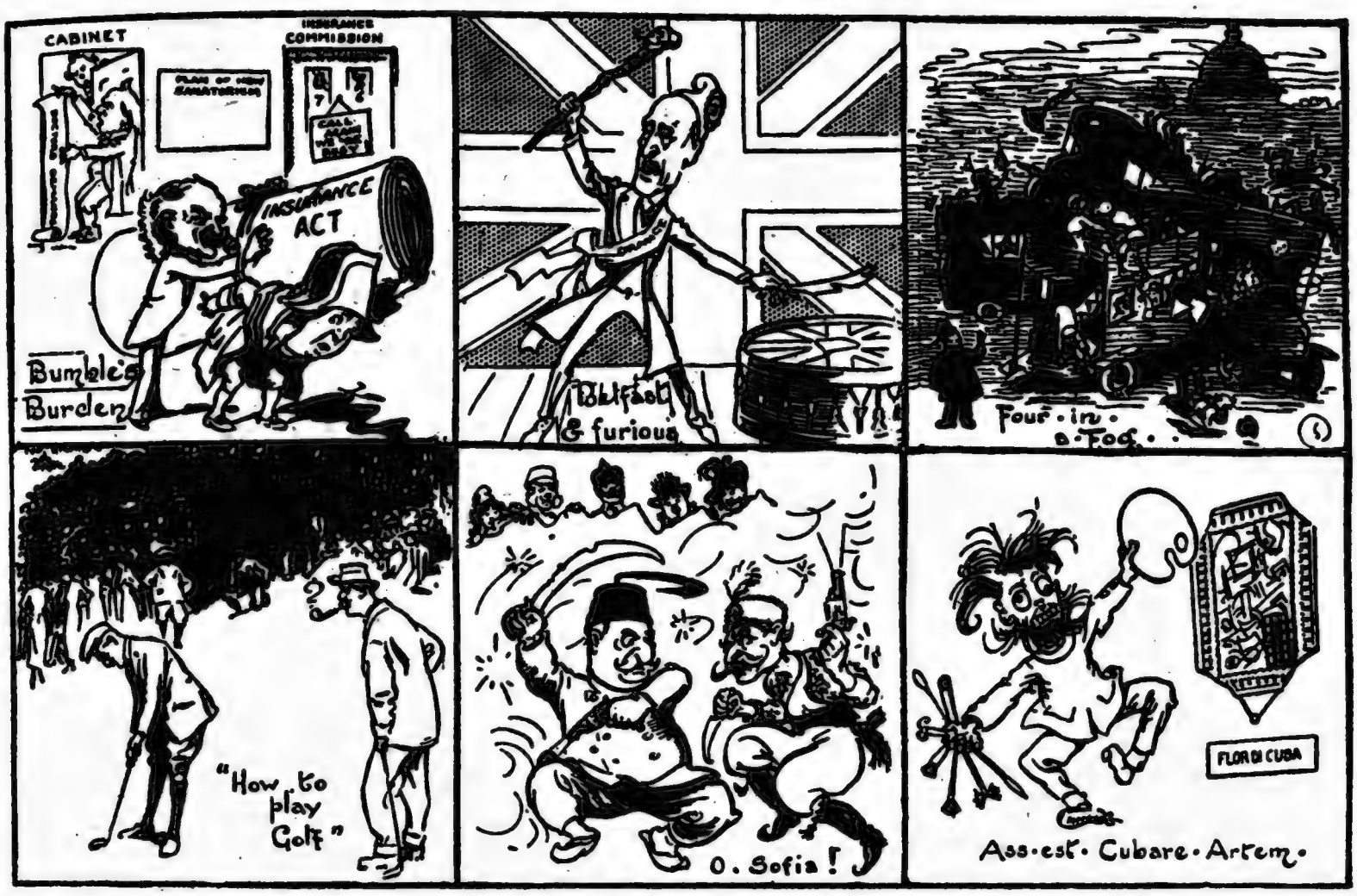
It is true that a litigant may conduct his case in person; but it is also true, save in rare instances, that the man who is his own lawyer has a fool for his advocate. This does not necessarily imply any intellectual inferiority, but merely that lack of familiarity with legal forms and technicalities, plus an unacknowledged prejudice against the litigant who conducts his own case, renders his prospect of success infinitely remote. Thus it comes about that the litigant who cannot, or will not, pay the enormous fees demanded by counsel of repute, is met with an absolute denial of justice.

(A further article will appear next week.)

Our first "Bullet" Prizes increased. See page 487.

"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."



This blest (?) Insurance Act is a wretched, rotten fact,
And its author finds he's been and overdone it.
So he shoulders all the tax on to other people's backs,
For Commissioners and Local Boards to run it.

* * * *

The golfish crowds shout "Who, Ray?"
When it's Vardon's turn to play.

Sign, Brothers, Sign! if you're troubled with Ulsteria,
Home Rule for Oirland wud ruin it!
Land's End to John o' Groats, wid Ulsterated throats,
Prove ould Teddy Carson's overdoin' it.

* * * *

Very much palaver, tho' yet, happily, no work,
For long-moustachio'd allies and baggy trousered Turk.

Four merry motor .buses, meeting in a mist,
Give the City traffic just a bit too thick a twist.

* * * *

The Anarchistic artist to-day is most renowned
For painting subjects inside out and turning square things round.

NORMAN AND CO. AGAIN.

THE METAMORPHOSIS OF A CATALOGUE.

A Bradford reader gives his experiences of that old offender May, trading as "Norman and Co.," at 41, Church Street, Birmingham. It appears that he duly got judgment in the County Court, and, as it proved ineffective, proceeded on a judgment summons. Despite the notorious record of the debtor—upon which the police, who had received many complaints extending over a long period, could have posted the Judge—an order for payment by very small instalments was made, and, as May had received 8s. as conduct money to cover his expenses of attending the hearing, he, of course, again has the laugh of his long-suffering creditors. We are asked how, in these circumstances, the money could be obtained. We would suggest that the creditors call upon Messrs. Hotchkiss and Co., of 106, Newhall Street, Birmingham, who are circularising people offering them goods and enclosing an illustrated catalogue which is really that issued by "Norman and Co.," whose name has been neatly pasted over with a slip bearing the words "Please note new address—Hotchkiss and Co., 106, Newhall Street, Birmingham." As Hotchkiss's appear to have taken over "Normans'" assets—or, at any rate, the principal one, the catalogue—they may also have assumed the liabilities. At any rate, on this point Normans' creditors are entitled to information.

THE SALVATION ARMY IN AMERICA.

A MESSAGE FROM SALT LAKE CITY.

One of our readers, now located with the Mormons, sends us his experience of the Army—of which he is an ex-officer:—

> I was an Officer but Resigned as I could not stand the ungodly treatment from the head Officers their is hundreds of Officers quiting the head Officers in this Country are living in Wealth while the poor Field Officers are most starving it is an awful graft but the Spiritual part is gone under fast it will soon be all the Industrel Home Company a New Jersey Corporation capitalized at $500,000, the one half prefered stock sold to the public and the other half Common stock held by the General of the Salvation Army and he guarantees 6 % dividend in the prefered stock, this is what they call the Salvation Army Industrel store in this Country they beg the old clothing for the poor people but the poor don't get them they are sold to pay the stock-holder. the Book called the Salvation Army and the Public by John Manson, and sold by George Routledge and Sons Limited London, gives the whole thing away about the Graft in the Salvation Army. the awful treatment that ex-Officers receive in this Country is terable one young man who became a Cadit and went to the Training Home in Chicago wrote me when his time was up and said it was like being 6 months in hell he said that they most starved the Cadets while the Head Officers had the best on their table.
>
> You can't realise how Rotten the Salvation Army is.

Have a Shot this week. "Bullets" on page 487.

WE'VE GOT YOUR FINGER PRINT.

By Sidney S. Kennedy.

Now that the so-called National Health Insurance Act is in force and the millions of dragooned working classes have got their "cards," there is no reason to hide from the great army of workers the real inwardness of the measure. I have kept this important piece of information to myself only for fear that undue disclosure might endanger the success of this daring scheme.

On October 15th, every working man and woman amenable to the Act has to deposit for the purpose of inspection and registration, without hope of cancellation, the record of his or her existence. In other words, the Government will be able to say for all time, "We've got your finger-print."

The real facts of the case are that Mr. Lloyd George has a great scheme for harnessing the whole population of these Isles for certain purposes, which it is too early to disclose. But to this proposition existed an obstacle—a very great difficulty. This was, is, and will be until October 15th, a free country, and one cannot harness people together in a free country. Any member of the community may, until October 15th, move freely from one town to another, and adopt a new name and obtain fresh employment. If a working woman wants to leave her work and seek peace in a distant county and under new circumstances she can do so—until October 15th. If she has a bad mate she can leave him and carve out her own destiny elsewhere, with only a thousand-to-one chance that her erring spouse will discover her—until October 15th. If a young man desires to break away from surroundings uncongenial and of a nature to retard his ambitions in life, he can call himself Bill Bludgeon and blossom into a Labour leader whose ancestry is unknown—until October 15th.

If some unfortunate employee is led away by temptation and escapes from or discharges the penalty of his error, he can likewise adopt a new name and make his way in the country of his birth, become an honourable citizen, an exemplary husband and father, with little if any chance of the past knocking at the door in after time—until October 15th.

If a naturally talented girl, born into the great army of workers, meets her affinity, as the palmists say, in a higher social status, she can obliterate her parental records and, accepted on her husband's plane, hold her head up in safety from official evidence of the past—until October 15th.

In short, if anyone in England—Merrie England until October 15th—has reason to cast his skin and take on a new life, here and in the glorious country of his birth, in safety from the menace of the past, in safety from the official records of the equivalent of the Russian Detective Department, free from the terror of domiciliary visits from prying officials, free, free as we have always been in England to come and go and live our own lives, he can do so to-day, for a few days longer—until October 15th.

But on October 15th you are insured—that is, the Government has insured that you shall never again elude its clutches. You must register yourself, your name, your age, your residence, your employment, the name of your employer, with the Government Inquisitor, called in name, to blind you from the truth, the "Post Office," or the "Approved Society."

A card has been given you, your badge of everlasting servitude. Each month or at some other stated interval you must, in effect, report yourself to the Government Inquisitor at the "Post Office" or at the "Approved Society." You must verify your existence, your present address, and your present employment, term by term, for ever and ever, so long as you can work, and even after, if you want any benefit from your weekly fourpence.

For all time, in this your world, until your death, you are marked, labelled, traceable, liable to penalties, ready for being harnessed along with all your fellows to carry out the deep-laid schemes yet to be laid bare by a Government which knows that you are at present free, and whilst free are independent and useless for its purposes until it can say, as it will be able to say on October 15th—"*We've got your finger-print.*"

BRITANNIA AND THE "NORTH BRITON."

"IT WASN'T ME, MUM!"

If Britannia could come down from her perch on our coinage and see how her human deputies are "ruling the waves" in her name, what a shock she would have!

Within the last few days we have had another example of the uselessness of the Board of Trade surveyors. The s.s. *North Briton* was lost in the Bay of Biscay. Even though this was but a small vessel, the lifeboat could not be got out, and it is not surprising, therefore, that only one man was saved. At the enquiry into the wreck, the Board's surveyor, Captain Lowe, of Barry, said that he examined the boats, but he evidently considered that lowering them into the water and seeing that the gear was in order were trivial matters quite unworthy of so important an official. The *North Briton*, therefore, went to sea quite unfitted to contend with disaster. Captain Lyen, a paid Nautical Assessor of the Board, and one of the *Titanic* Commissioners, is upset at the disclosures which have now had to be made, and indignantly whines, "It all comes back to the Board." But the public, while sharing his indignation (though directing it towards another object), will doubtless retort, "Upon whom else should it recoil?" We reiterate that there is no hope of remedying the present scandalous state of affairs except by the abolition of the Marine Department of the Board, and the discharge or complete reorganisation of its entire staff.

The details we recently published from the Return obtained by Mr. Bottomley of the life-saving accommodation on board passenger ships have aroused great interest. By every post we have had indignant protests against the reckless daily hazarding of thousands of precious lives on board flimsy craft, practically entirely unprovided with lifeboat accommodation. Many correspondents give the result of personal investigations, inspired by our articles calling attention to the grave danger pleasure seekers by water have to encounter. One—who, by the way, possesses much practical knowledge of marine matters—tells us that on Monday, September 16th, an excursion was run by the Royal Mail s.s. *Lyonnesse* from Penzance to the Scilly Isles. She is licensed by the Board to carry 352 persons, but was, however, well crowded with about 250 on board, for in reckoning the accommodation of a pleasure steamer, as in that of a lifeboat, the Board adopt peculiar methods—the spaces under the bridge (where on a hot day nobody could exist) are included, and the permissible number of passengers is calculated, not by the room there is to carry people with safety and comfort, but by the addition of *any* deck space when "not occupied by cattle"! During the passage several of those on board were noticed examining the passenger certificate, commenting on the want of boats, etc., and freely discussing our recent articles. The *Lyonnesse* has three boats, capable of carrying (or rather, licensed to carry) fifty persons, and five deck seats to carry forty—ninety in all. As regards the boat on the forward deck, there are no oars, rowlocks, rudder, or, in fact, any single item of gear of any description. After a thorough inspection and hunt, our correspondent could find no trace of the outfit about the vessel. It had two davits provided, but, as one was about twelve feet away from the stern of the ship and the other half way along, it is not difficult to judge that at least half an hour would be taken before the boat in question could be got overboard, especially as the crew, according to the Return, consists of but twelve persons in all. As regards the five buoyancy seats, or rafts, they are really ordinary sparred garden seats, about five feet long, and would, at the outside, seat four persons at a crush. Underneath they have fixed in a kind of temporary manner four or five canisters about the size of half-hundredweight paint tins. These seats are certified to carry eight persons each! This proves that, although the Returns that are given are bad enough, at least 20 per cent. of the capacity should be deducted for the shortage in really effectual accommodation.

And the *Lyonnesse* is a vessel making one of the worst passages, with practically no chance of help should accident occur; and, though when in port under the very nose of the Board's surveyors, she is allowed to go to sea with her largest boat in the condition described!

A perfect hail of "Bullets." Prizes increased. Page 487.

What Do You Know About Business?

An article of far-reaching importance to all who are engaged in business. Useful alike to the Clerk, the Salesman, the Traveller, the Manager, or the Proprietor of any Business, large or small.

To the thoughtless, the easy-going, or the very young man this question may at first glance seem an insult.

Such a one would answer, in an off-handed sort of way: "Why, I am *in* Business—I am a Business man. I know all about Business—or I ought to do so."

Aye, there's the rub! He *ought to do*. But does he? Let me put the same question to you.

How much do *you* know about Business? Unless you are a rare and brilliant exception—you will probably own after a mortifying self-examination, that it is precious little indeed of sound Business knowledge that you really know—confidently and surely enough to bank on.

Yet without this Business knowledge your chances of doing well for yourself in the business world are very poor ones indeed. With it, there is

No Position You Cannot Aspire To.

It is only necessary to look around, to read the daily papers, to listen to the gossip of the day, to realise that in no department of life into which intelligent men put sound knowledge and ability and "sticking in" qualities are the rewards so sure, so soon realised, and so lasting as in the great and increasingly-important world of Business.

Now what do *you* know about Business?

For instance, do you understand Book-keeping thoroughly? Could you draw up a balance-sheet? Do you understand exactly how the financial position of a tradesman or a firm is determined from his books? Do you understand a profit and loss account? Do you know when recovery of book debts is barred?

Do you know the law as it specially affects your own particular trade, business or calling? Do you understand the manufacturing of the goods you are concerned with or that the firm that employs you is concerned with? Do you know anything at all about manufacturing? Do you know how to figure depreciations? How to check leakage? Do you understand time-keeping systems?

You do not? Not thoroughly and authoritatively? Yet

These Things are Business Knowledge.

Do you know much about the Income Tax? Do you know Company Law? Do you know the cost of the formation of a Company? The methods of amalgamation? Do you understand the conversion of shares into stock? Do you understand Compulsory Winding-up? Do you know all about County Court Business, Judgments, etc.?

Do you understand clearly what a Bankruptcy definition is? Or what the goodwill of a business really means? Do you know about cheques and banking and bills of all sorts? Do you understand the difference between Insurance and Assurance?

Do you know how to start a Business? How to secure its credit, and to buy its equipment? How to organise its departments, build up its reputation, collect its debts, rake in its profits?

Do you know anything about big selling schemes? How to create a demand for any special article? How to meet competition? Do you understand the mail order business? Or how to hire and to coach and to deal with salesmen?

Do you know anything about advertising? Would you know how to engineer separately a national advertising appeal and a local appeal?

Yet these matters are Business Knowledge. And if you want to make money in business you must either know them or know where you can get authoritative and complete and up-to-date information concerning them and concerning the thousand and one points of doubt or difficulty that beset the business man in the course of his business day.

Now what are you to do?

You must get the "Business Encyclopædia."

You cannot do without it, whether you are an ambitious young man on the threshold of your commercial life or a mature business man who dreads that he may be crowded out of the Business fight owing to the present-day stress of competition. If you are young the use of the "Business Encyclopædia" makes you proficient in

The Knowledge that is Your Stock-in-Trade.

If you are older, its use gives you the confidence founded on sound information, to enable you to act on your own business ideas.

It contains hundreds of business articles written by the most successful Business men of the day. Amongst these are: Richard Burbidge (Managing-Director Harrod's Stores), S. F. Edge (the well-known Motor Expert), A. W. Gamage, John Lawrie (Managing-Director William Whiteley, Ltd.), Sir Joseph Lyons, H. G. Selfridge, J. H. Rosenthal (Managing-Director Babcock and Willcox, Ltd.), Wareham Smith (Advertisement Director of the *Daily Mail*), and many others equally successful.

The "Business Encyclopædia" deals with nothing but business, but it treats of this important subject fully and completely and authoritatively.

TWO OPINIONS.

Messrs. J. S. FRY & SONS, Ltd., Bristol, write:

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."

A CLERK'S OPINION:

Mr. G. W. Read, Clerk, Cortnam Road, London, N.: "I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

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To the Caxton Publishing Co., Ltd.,

54, Surrey Street, London, W.C.

Please send me, free of charge, a copy of the book describing the "Business Encyclopædia," and particulars of your offer to deliver the complete work for a first payment of 1s. 6d. only.

Name.....

(Send this Form or a postcard.)

Address.....

.....

THE AXMINSTER WORKHOUSE SCANDAL.

OUR CHARGES JUSTIFIED.

In our issue of August 24th we said something fairly strong—though in the circumstances not too strong—with reference to the management of the Axminster Workhouse. As is usual in such cases, the Guardians were very cross. A meeting was held, the outcome of which was a suggestion that their Clerk should write to us and ascertain the source of our information. We need scarcely say that any such enquiry would have proved futile.

Our original charge was that children in the Workhouse were constantly in the society of immoral women, and that they were sent out to exercise under the charge of a certified imbecile. Now let us see what the Guardians have to say upon these points.

At the meeting already referred to, one of their number, a Mr. Bate, said "John Bull trying to teach morality is like the Devil rebuking sin." That may be so for aught we know, but until we have heard how Satan does it we cannot say. The Rev. R. Bastable remarked that he had had sent to him a great number of the papers containing the article, but, forgetful of the Divine rebuke to him who disclaimed being his brother's keeper, added that he was "not responsible for the religious teaching of the children," which remark brought the well-merited correction from Mrs. Pain that "we are all responsible for the teaching of the children." The rev. gentleman, of course, strongly protested against this wicked observation, but was promptly floored by the Chairman remarking, "*There is no doubt that we have a certified imbecile looking after the children*, and I do not think the woman is a proper person to look after them."

Mrs. Luttrell, another Guardian, said, "The discussion concerning the supervision of the children originated about two years ago. One of the mothers in the 'House,' who was thought to be equal to the task of bringing up her own children, said to one child that when she grew up and was sent out of the 'House' all she had to do was to have a baby, and then she could return. Probably that was the foundation of the story of John Bull." In this surmise Mrs. Luttrell is quite at fault. And in view of the attitude of the majority of the Board, we must ask how can anybody with the slightest knowledge of the habits of imbeciles pretend ignorance of the gravity of the matter to which we refer?

The evidence of the Master is illuminating. After he had assured the Guardians that he had carefully read our articles, he told them that no one from us had been to the Workhouse making enquiries, and that he did not know where we got our information from—which statement was, of course, quite true. Pressed by the Chairman, he admitted that the woman who looked after the youngsters had had two illegitimate children! The Master finished with the true but irrelevant statement that there are immoral persons and imbeciles in every workhouse. But can he prove to us that there is another institution in Great Britain where children of tender age are under the control of such persons?

The Master seems to think that there is nothing wrong in placing the control of Workhouse children in the hands of a woman who has had two illegitimate children, and he further apparently considers it quite right and proper that a certified imbecile should go out in charge of the infant inmates. We disagree. If the blame should really properly rest upon the shoulders of the Guardians, let him say so. If he has reported insufficiency of staff and been refused assistance, let him tell us. In the meantime, we direct the attention of Mr. Burns to the matter.

Now, we have no intention of mincing matters. Things in Axminster have been in a rotten state for some time, and we have proof that the attention of the Chairman of the Guardians and also Mr. Burns was drawn to the position, but, nevertheless, the whole business was hushed up. Will the Chairman now please tell us the reason for the change of Masters some twelve months ago?

It would also be interesting to know why the Guardians retained their late Workhouse Master about twelve months only, and what sort of a testimonial he received on taking up his new appointment at Macclesfield. In the meantime, what we "have up our sleeve" we keep there.

DINING WITH A DUKE.

A TALE OF ARISTOCRATIC EXALTATION.

By Richard Morton.

Chapter I.—The Lure.

Mr. Mosenstein had that morning received a letter which apparently gave him great satisfaction, for he was rubbing his fat hands unctuously together.

He read his letter for the twentieth time, and chuckled audibly. It was from a baronet, a real, live baronet, and Mr. Mosenstein had but few baronets on his correspondence list, even though he did occupy a brand-new mansion in Park Lane. This baronet was quite a stranger to him, but Mr. Mosenstein thought the fact only made his kindness more noteworthy.

It is true that, when he first opened the letter, Mr. Mosenstein was about to pitch it away, thinking it to be only one more among the many letters of a similar nature that he received daily.

His correspondent, Sir Aldred Smirker, Bart., M.P., desired to point out a new national movement on the part of the Bluebell Society, a movement which would consolidate the Empire, find work for everybody, even for idlers, besides doing a number of other marvellous things. All that was needed was money. That was where Mr. Mosenstein first winced. But, luckily, he read on.

The baronet was sure that a public-spirited man like Mr. Mosenstein, whose name was known and honoured by all, would favour them with his active assistance. A contribution from such a source would assure success. That was when Mr. Mosenstein nearly said, "Pish!" Fortunately, and just in time, he read this postscript:—

"His Grace the Duke of Doughnuts, President of the Society, hopes that all subscribers of one thousand pounds and upwards will dine with him on Wednesday next at Pancake House."

"Where's my cheque book?" gasped Mr. Mosenstein. He got it, drew a cheque for a thousand, and enclosed it in a fervid letter to Sir Aldred Smirker. He was, he wrote, delighted to aid the new Bluebell movement, a society in which he had always been deeply interested, and the object of which it was his life's endeavour to further. The enclosed small cheque was some slight indication of his enthusiasm.

He would, he went on, be pleased to accept the duke's invitation to dinner. It was his desire to make the duke's acquaintance; they were such near neighbours that it was a pity they were not yet known to each other.

Chapter II.—The Dinner.

Dinner was timed for eight-thirty. Mr. Mosenstein was on the steps of Pancake House at eight-fifteen.

He was ushered by about ten gorgeous footmen into a reception room, where one or two other bewildered gentlemen were trying to look at ease. As time wore on, still more fearful wild-fowl were bowed into the chamber. Almost on the stroke of half-past eight, one or two dapper little men slipped into the room and began sorting out the company. Sir Aldred Smirker himself seized Mr. Mosenstein, and shook hands tenderly. Before the guest could speak, "Hush!" said the baronet, "here is the duke."

It was the duke himself. He gave the tip of one finger in turn to two or three of the nearest guests, and then the dinner-gong went off with a brazen bang. "This way," said Sir Aldred, hurriedly, and Mr. Mosenstein was bustled into the dining-room and a chair before he knew what was happening.

He found himself seated between two men he did not know, but the baronet, only a few chairs away, threw them a whispered word now and again. The duke was at the other end of the table, seemingly about a mile away. The dinner was heavy and the wine good. But they all drank success to the Bluebell scheme, and then the duke vanished.

The others stayed as long as they wished, which was not long, and then Sir Aldred transferred them to the footmen in charge of the door.

Mr. Mosenstein went home hazy as to whether he had received value for his money, but when he sees the wonderment of his friends on beholding the carefully-treasured card of invitation, he concludes that he got what he paid for. He had dined with a duke.

"Bullets" that turn to Gold. You'll find them on page 487.

CAN MUSIC BE SELF TAUGHT?

A Library of Musical Instruction.

Many musically inclined people have hitherto been deterred from taking music up seriously by the expense and inconvenience of taking lessons from a music master. To such people the publication of "The Musical Educator" comes as a great boon. For "The Musical Educator" provides in compact and interesting form a complete and systematic education in music. It is written throughout by experts and is an authoritative guide to everything relating to music and singing. The illustrations are particularly valuable; they portray the different instruments, attitudes in playing, etc., and include five beautiful frontispieces and reproductions of valuable photographs.

We would especially draw attention to the following names of leaders in the musical world, and of the subjects for which they are responsible:—

PADEREWSKI.
"On the Best Way to Study the Piano."
MARK HAMBOURG.
"The Piano and How to Play It."
EDWIN H. LEMARE.
"The Art of Organ-Playing."
CARUSO.
"On the Cultivation of the Voice."
CLARA BUTT.
"On How to Sing a Song."
MADAME MARCHESI.
"The Teaching of Singing."
JOHN DUNN.
"On Playing the Violin."
Sir F. H. COWEN.
"The Art of Conducting."

The titles of a few of the sections are appended; every section is written by an expert.

Course on Voice Training, Singing, and Soleggio. Course on the Pianoforte. On the Violin. On Harmonium and American Organ. On the Organ. Lessons on Scientific Basis of Music. On Rudiments of Music. Course on Harmony and Counterpoint. Lessons in Canon and Fugue. Lessons in Musical Forms, Analysis and Composition. Articles on the Instruments used in Orchestras and in Bands. History of Music. Articles on Children's Music and Musical Drill, on Choir Training and Conducting. Article on Congregational Music. Biographical Dictionary of Musicians. Article on Musical Degrees. Nationality in Music.

TWO OPINIONS.

SIR J. FREDERICK BRIDGE, Mus. Doc., Organist at Westminster Abbey:

"'The Musical Educator' is full of useful information plainly set forth. The musical illustrations are excellent."

MR. CHAS. J. WINYARD, 29, Aberdeen Terrace, Tyne Dock:

"I find it of inestimable value in the education of my children, and also of great benefit to myself. The lessons are so graded that anyone should be able to make himself efficient by their study."

A FREE BOOKLET.

To the Caxton Publishing Co., Ltd.,
54, Surrey Street, London, W.C.

Please send me, free of charge, and without any obligation on my part, your illustrated prospectus of "The Musical Educator," and particulars of your plan by which the five volumes are delivered for a first payment of 1s. 6d., the balance being paid by small monthly payments.

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(Send this form or a postcard.)

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.....

HOW TO KEEP IN GOOD HEALTH.

A GREAT WORK.

By Dr. Andrew Wilson.

In these days of unsettled weather and raging epidemics anything that will help one to keep in good health and ward off illness is a thing greatly to be desired, and Dr. Andrew Wilson has written a book specially to fulfil this purpose.

It is called "The Modern Physician," and the information it gives can often prove invaluable in the home.

The section devoted to Hygiene, otherwise known as Preventive Medicine, includes the full exposition of the laws of health, and special attention is devoted to physical culture. The important subject of First Aid and

AMBULANCE WORK

is fully treated and lavishly illustrated.

Since a knowledge of the many and marvellous functions of the body in health is necessary to a due understanding of the body when the various organs become deranged by disease, descriptions of every part of the frame will be found in "The Modern Physician," the skeleton muscles, digestive system, heart and lungs, brain and nervous system, organs of sense, skin, kidneys, etc., etc., being fully explained and illustrated.

In this connection the coloured "manikins" or "dummies," in which the various organs overlap each other precisely as they do in the human body, are very useful in making the reading matter clear.

The section devoted to "The Family Medicine Chest" gives the description, uses and doses of drugs, used as drops, lotions, ointments and gargles.

THE HEALTH OF WOMEN.

Volume V. deals entirely with the Health and Diseases of Women. It will be found useful to mothers who wish their daughters to grow up into healthy women. Midwifery and the diseases of infants and children are fully treated.

There is a section devoted to Invalid Cookery, and a complete series of physicians' prescriptions will be found both reliable and useful.

MR. WM. WEBB, 102, Queensland Street, Liverpool, writes:

"'The Modern Physician' ought to be in every household in the land, and it is certainly no fault of yours should it not be so, for the price at which it is published is reasonable, and the terms of subscription exceptionally easy."

MR. A. H. HART, 18, Canbury Park Road, Kingston-on-Thames:

"Three things especially impressed me—the up-to-date character of the work, the simplicity of the language used, and its practical value. It is creditable alike to Editor and Publisher."

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.....

IS BALZAC IMMORAL?

An Unexpurgated Edition.

It is a matter of common knowledge that the recent announcement of an edition of that great French author, Balzac, in its complete and unexpurgated form caused a considerable stir in certain quarters.

Fortunately, however, the publication is now an accomplished fact. For, though the prurient-minded may see wrong where none is meant—and Balzac certainly did write of nature as he found it—it would have been a thousand pities if the public had been deprived of this, its first chance of reading Balzac as he meant to be read.

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For Balzac was to literature what Napoleon was to arms—a man of giant brain who saw all life, all character, and all events as material to be turned into stories, and who did not believe that there were any events that could not be told with advantage. And so his novels make their appeal to all.

BALZAC'S BEST NOVELS.

And all those who realise this will hasten to take advantage of the offer of his Best Novels in 14 volumes, specially selected by that famous Balzacian, Mr. Clement Shorter, Editor of the *Sphere*.

CLEMENT SHORTER'S CHOICE.

Cousin Bette.	The Lily of the Valley.
Cousin Pons.	The Illustrious Gaudissart.
La Duchesse de Langeais.	The Village Cure.
The House of the Cat and Racket.	The Country Doctor.
Gobseck.	The Magic Skin.
Old Goriot.	The Unknown Masterpiece.
Eugenie Grandet.	

WHAT "UNEXPURGATED" MEANS.

"Something has been said of the fact that the publishers advertise that their Balzac is 'unexpurgated.' This is of the utmost importance. The charge that a translator 'betrays' is justified where there is a prurient attempt to modify and alter phrases in the interests of Mrs. Grundy. Nothing can justify that. When face to face with a great classic we want the book as near as possible as the author presented it.

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The whole forms 14 fine volumes, handsomely bound in green and gold. The illustrations are by many of the foremost French artists, and the frontispieces are etchings printed from copperplates. The originals were exhibited in the Salon.

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Please send me, free of charge, and without any obligation on my part, detailed prospectus of "Balzac's Best Novels," with terms of easy payments.

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(Send this form or a postcard.)

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.....

"Was Bella's friendship for Jim very warm?"
"So warm that she dropped it like a hot potato!"

CHARITY.

By Jim Crow.

[*Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.*]

When Paul, the anti-suffragette, said Charity was greater than Faith and Hope, he probably meant Love, and that is a very different quality. It includes passion and goggle-eyes and unseasonable affections. Whereas charity, according to the common idea, is a more or less reckless distributor of property.

Cheap Charity.

In the days of my youth, I used often to hear some such remark as "This soup is too greasy and too salt—better give it to the poor"; or "These shoes and that coat are really not fit to wear any more—the poor may as well have them." Then the poor were told they might have our skimmed milk if they would send a child up with a jug, but the ungrateful wretches would not take the trouble to claim it, and the pigs rejoiced with great joy. However, the largesse was not always worthless. There would sometimes be magic-lantern entertainments, when I discoursed on Switzerland and Old Mother Hubbard or the missionary work at Timbuctoo. Christmas-trees also gave much pleasure, as there was a certain element of lottery about the presents, beside the chance of a conflagration; but the atmosphere!

Subsidiary Irritations.

True charity should suggest a sacrifice. I often give bawbees to bagpipers, not so much because they cheer me up as for the annoyance they occasion to my neighbours. I have also found fun in pointing out my brother-in-law or some such silly owl, and whispering, "See that gentleman over there? He's sure to be good for half-a-dollar, if you only worry him enough." As a matter of fact he is good enough only for purchases for himself or his squint-eyed brats. His golden rule is that charity begins (and ends) at home.

Gift Horses.

But I feel a fine fellow only when I have abstained from an urgent purchase in order to make a secret oblation to a friend. I daresay there are saints who stint themselves for the sake of an enemy, but that comes very near to sinful waste. Anyhow it is never practised upon me. Meanwhile, I wonder why the receipt of charity is generally regarded as an humiliation. It is a confession of poverty, no doubt, but most riches are the seed of dishonesty, and much poverty is the offspring of carelessness and generosity. So there is ample excuse for depleting the exchequer of a rich rogue whilst he is in his cups.

Kindness *v.* Coronets.

Still, we are to remember that "liberality to the poor" and "alms" are only the last two of Dr. Johnson's definitions of Charity. "Disposition to think well of others" comes far in front, perhaps because it requires far greater courage. Considering that all men are liars and libertines, most of them traitors and thieves, many of them fools and blind, is it not a sign of mental deficiency if we confide in them, trust them with our wives and cash, take their tips about horses or mines? Are we to think well of the confidence-trick man in the train, the race-course tipster, the shady solicitor, the city thief and all the other beasts of prey who beleaguer us on every hand? If so, our capacity for charity cannot endure very long. Still, when he find old cats damping naked souls, it is only charity to squelch them. I have a dear little niece who thinks nothing of giving her grandmother a black eye. But thoroughbred charity is sadly to seek. You remember the party which was given to the virtues, when Charity had to be introduced to Generosity, *for they had never met before.*

Our "Bullets" are not hard. Try them. Page 487.

MR. SANDOW ON "THE WRETCHED LIFE OF THE LIVERISH."

"Life is only worth Living when the Liver is Right."

Slang may not always be beautiful, but it is expressive. "The Hump," "The Blues," are both familiar slang expressions that describe a condition which most people have at some time experienced, but cannot often understand or explain. The true explanation is physiological or material, not mental.

The mind may be quite sound and normal, the brain strong and stable, yet these fits of depression will arise from time to time if the liver gets out of order.

HOW TO KNOW THE LIVERISH MAN.

Then the whole world becomes opaque. One huge inky cloud of depression settles on the mind.

He is irritable, peevish, pessimistic, either insanely daring or effeminately timorous. His appetite vanishes to a fine, almost invisible point. His palate craves for sharp acids and piquant spices. His skin becomes dry and feverish, alternately between hot flushes and cold shiverings. He is all nerves but has no nerve. His hands burn at the palms, his vision is marred, his mind wanders or jumps from one subject to another. He cannot read, think, or sleep, but he is always heavy and sleepy. He is afraid of everything, afraid of others, afraid of himself, afraid of being afraid, and afraid of being thought afraid.

EVIDENCES OF LIVER TROUBLE

Life depends upon the liver, that great secretory and excretory organ, which stands sentinel over the blood, but which, sometimes, alas! falls asleep at its post.

When the liver becomes torpid and inactive the physical symptoms are easily read. The tongue becomes rough and furred, the white of the eye takes on a dirty yellow hue, the eyes themselves ooze water at intervals or continuously, sometimes there is actual pain in the right side of the abdomen, often there is headache or a feeling of numbness and pressure in the brain, the whole body seems to curl up and lose all its vigour and elasticity.

These are certain unmistakable evidences of liver trouble.

Now what is the liverish individual to do? It depends on several circumstances.

Many hundreds of liverish people have called upon me whose liverishness only needed some dietary change.

In other instances the lack of liver action was so chronic as to require a special course of my physiological treatment, varying in length from quite a short course up to a rather longer one in those cases in which the patient was really very seriously health handicapped by a more obstinate form of the complaint.

It was largely owing to the number of less serious dyspeptic and liver cases I have been called upon to deal with that I was led to study the question of a suitable beverage for those of weak digestion or "sensitive" liver.

DAILY BEVERAGE FOR THE LIVERISH.

I found that the principal dietary need of the "liverish" subject was a beverage for daily consumption which whilst of necessity affording a means of stimulating the vital force of the body, supplying motive power for the great human machine, at the same time proved appetising to the palate and in no way a clog upon the digestive organs.

I knew that the nutritive properties of cocoa afforded the ideal drink, but I knew also that so many people found ordinary cocoa too bilious for them to take, owing to the excess of fat and indigestible waste matter which it contains.

Careful research and experiments, however, at last proved that by removing the excess of fat and employing special processes of manufacture I was able to produce cocoa in a form ideal to the liverish and those of weak digestion and as a result "Sandow's" Cocoa is now obtainable everywhere and, in fact, at no higher price than ordinary cocoa.

My Health and Strength Cocoa will be found an ideal, all-the-year-round beverage in all cases of a liverish or dyspeptic nature, but whilst I do most strongly advise its adoption in all such cases it must not for a moment be thought that I put Sandow's Cocoa forward as a *cure* for digestive and liver troubles. Obviously a very large number of liver sufferers require a *directly active curative* force to effect their permanent rehabilitation. They must have the best liver tonic in the world—exercise.

But even that does not go quite far enough.

Exercise is admittedly the correct and, indeed, the greatest remedy for functional liver troubles, but the exercise must be specific, must be skilfully prescribed and graduated, and must be scientific and physiological in its action and results.

You might as well take the first medicine bottle you see on a doctor's shelf for your liver as to blindly take up some form of physical exercise recklessly.

It is to meet just such cases as these that the light, pleasant, and skilfully graduated psycho-physical movements in the Sandow Treatment are arranged to suit the individual peculiarities of each separate patient.

MOVEMENTS THAT MASSAGE THE LIVER.

The exercise that would help one might very readily be detrimental to another.

In the Sandow Treatment for derangements and disorders of the liver you will find a safe, natural, scientific and physiological method of rousing out of its lethargy the most torpid liver. Special movements are selected that massage the liver, increasing gradually its power to secrete bile and its ability to eliminate impurities and those waste products and self-engendered poisons that are the results of internal fermentation, and which produce a species of self-poisoning or auto-intoxication.

FREE LITERATURE AND ADVICE

You will find the whole subject of the liver and its functions treated at length in my book entitled "Liver Troubles," which any reader can obtain gratis and post free by filling in the attached coupon and posting it to me at The Sandow Institute, 32, St. James's Street, London S.W. This book describes the various troubles that beset this most important organ of the body, in a very thorough manner, indicating the various symptoms of each, and proving convincingly that the skilful and scientific physical and physiological movements employed in the Sandow treatment (which is quite inexpensive) are the only absolute and permanent cure for all liver disorders of a functional nature. Those who suffer from these liver worries will be well advised to obtain a gratis copy of this book.

I am always glad, too, to receive those who can call personally upon me at my Institute in St. James's Street, S.W., where I am in attendance daily for consultations. Whether you write or call no preliminary fee is charged, and no obligation incurred. If I do not think my treatment can benefit you, I will tell you so at once, as I undertake no case of any kind unless I can promise a complete cure, or at least considerable relief. For the convenience of those who write, a form of application is appended below. Eugen Sandow, The Sandow Curative Institute, 32, St. James's Street, London, S.W.

..... **POST THIS.** .....

FORM FOR THE BOOK TO-DAY.

To Mr. EUGEN SANDOW,
The Sandow Curative Institute,
32, St. James's Street, London, S.W.

Please forward me (free and post free) your book entitled "Liver Troubles."

Name .....
(State whether Mr., Mrs., or Miss, or Title).

Address .....

.....

Occupation.....*Age*.....

A letter giving fuller information should be attached to the Coupon if desired.

J.B., 12.10.12.

OPEN LETTERS AND POSTCARDS.

To Sir George Birdwood, "The Times" Office, London.

DEAR SIR GEORGE,—When you wrote in *The Times* about that baby, I anticipated that a large number of mothers would be after your hair. Everything has happened according to promise. Metaphorically, they are tearing it out in handsful, what there is of it, and my only fear is you have made them so wild that they will presently start to rend your garments, daub you with tar, and smother you over with feathers. Notwithstanding your eighty years of experience, even the delirious adorations of a connoisseur cannot excuse your answer to the question with which Sir Henry Knollys posed you, namely, If you were in a garret with a Dresden Madonna on one of the walls and a baby on the floor, and the place was all aflame, which would you save? You said you would save the Madonna first, you know you did, and you added in justification that one could get another baby any day, if not by grace then by adoption, but another Dresden Madonna never, for love or for money.

If I were not sure the other mothers would make you feel sorry you spoke, I should certainly hand you over to *Mrs. Bull*, and if she did not throw in her weight on the side of that poor little mite on the floor and let the Dresden Madonna on the wall look after herself, I should feel like negotiating for another wife. I have a great liking for babies of even temper, in reasonable quantity, when they are not sticky, so you had better not let me hear you speak of them in that off-hand way again. Dresden Madonna, indeed! Have you ever had a Dresden Madonna amuse you for an hour at a stretch by trying to stuff five fingers, five toes, and a blue tie-up into its mouth at once? *Je ne pense pas.*

JOHN BULL.

To Richard Westbrook, Esq., Chairman, Board of Guardians, Droxford.

MR. CHAIRMAN,—The resignation of four members of the Board's Building Committee is as great a credit to them as the cause of it is a discredit to the Guardians as a body. These four men stood for nothing more, and nothing less, than the just claims of a fellow-creature made defenceless by his destitution. That stern stress of circumstance which so often comes upon men like a thief in the night drove him to the casual ward of the workhouse. As he was a painter by trade, the Master commandeered his services to do certain painting and decorating work about the premises.

I think I am right in saying, sir, that not a single member of the Board can deny the work was well done; I believe there is no dispute that on balance, after it was measured up and the cost of materials and of maintenance of the man were deducted, its value was correctly estimated by the Building Committee at over £27. In these circumstances, I cannot say that when the Committee recommended a payment of £3 to the man for his fifteen weeks' work they were indulging themselves in a riot of recklessness with the funds of the ratepayers, but at least they intended to make an acceptable acknowledgment of the work, even though it was based on a calculation of only a penny per hour. How, then, could men, self-respecting and anxious to be esteemed in their public position—how could they retain their office when the majority of the Board, rejecting their recommendation, voted the mean, the paltry, and unfair remuneration of less than a halfpenny an hour?

I am confident it is a slander on the ratepayers of Droxford that they should be willing for their representatives to rob a poor man in this way. Surely these are not the circumstances in which they are ready to shame the ethics of fair and honest dealing by acquiescence in a literal interpretation of the old familiar saying that to him that hath shall be given, and from him that hath not shall be taken even that which he hath! As one member put it, Mr. Chairman, the Board are Guardians of the Poor as well as representatives of the ratepayers, and the one capacity is not served at the expense of the other by paying the debt of honour. I submit to you, sir, that it is due to the reputation of the Board to rescind the resolution, and thus at last to do what is right in place of the wrong they should never have done at all.

JOHN BULL.

To Clarke Hall, Esq., K.C., London Sessions.

DEAR JUDGE,—Just a few lines to tell you how much I appreciate the motives of human sympathy which prompted you to deal with that sailor fellow in the way you did. The man's career confirms what I have said dozens of times in my criticisms of magistrates who have imposed heavy, vindictive, brutal and utterly senseless sentences on mere boys and girls for trivial offences—here, for stealing a ha'porth of coal from a disused colliery tip; there, for burgling an orchard of a couple of apples; yonder, for entering an open field and annexing a farthing cabbage. As a lad of fourteen, this man before you on a charge of burglary had been sent to gaol for a month for stealing a few apples. "Sending the boy of 14 to gaol for an offence of this kind has probably led him to live a life of crime ever since," you said. Instead of sending him to penal servitude as an habitual criminal, you gave him one more chance by putting him on probation on the promise that he would at once go to sea. It was probably in your mind that the magistrate who inflicted the cruel sentence mentioned did a much greater public wrong than the boy whom he judged and punished. At any rate, that is what I think, and what I do not and shall not hesitate to say of him and of all such magistrates whenever occasion arises. There is no stronger evidence, no stronger self-revelation of utter unfitness for the duties and responsibilities on the Bench, than these monstrous, unconscionable sentences. I am glad to have one with your great practical experience at the criminal Bar confirming views I have held and urged so vehemently and so long.

JOHN BULL.

To Mr. Percy Burrows, Grimsby.

DEAR PERCY,—I am aware that the nights have been very cold of late, and can understand your objection to rising from the warmth and comfort of your virtuous couch in the small hours for any but the most pressing reasons. But when it comes to refusing to get up and warm the baby's food I certainly think you might have stretched a point and done your duty like a husband and a father. I notice that the Grimsby stipendiary took the same view, and granted your wife, whom, by the way, you once vowed to cherish, a Separation Order and seven-and-sixpence a week out of your hard-won wages. But if you take my advice you will agree with your adversary quickly, undertake to warm the food at any hour of the day or night, and live once more in peace with the wife of your bosom. Seven and sixpence a week, not to mention the comforts of a home, are not to be sneezed at these hard times.

JOHN BULL.

To the Rev. Jas. McCann, M.D.

REVEREND SIR,—There were outcries when railways were started, and again when motors began to hoot along the roads, but I think you are the first to denounce aeroplanes. You call them "costly, cumbersome, dangerous playthings." You despise aviators as clumsy caricatures of swallows and eagles. But your main objection is that air-ships may be used in warfare. I am afraid that you are not very logical in argument. You admit the gallantry of our soldiers in battle and say they are "right willing to fight as only British soldiers can," but, you plead, "in the name of all that is fair, do not send them as sheep to the slaughter," for "the very idea of these bombs from the blue is revolting to every thought of humanity" I can quite understand a divine objecting to war altogether and advising us to turn the other cheek to the smiter. But you do not do that. You object to bombs from the blue, but you are quite happy when a shell comes hurtling over a mountain and deals out destruction. Why are the victims more to be pitied in one case than in the other? Why is "the blue" a wickeder firing-place than a fort? Remember that aviators also run great risks.

JOHN BULL.

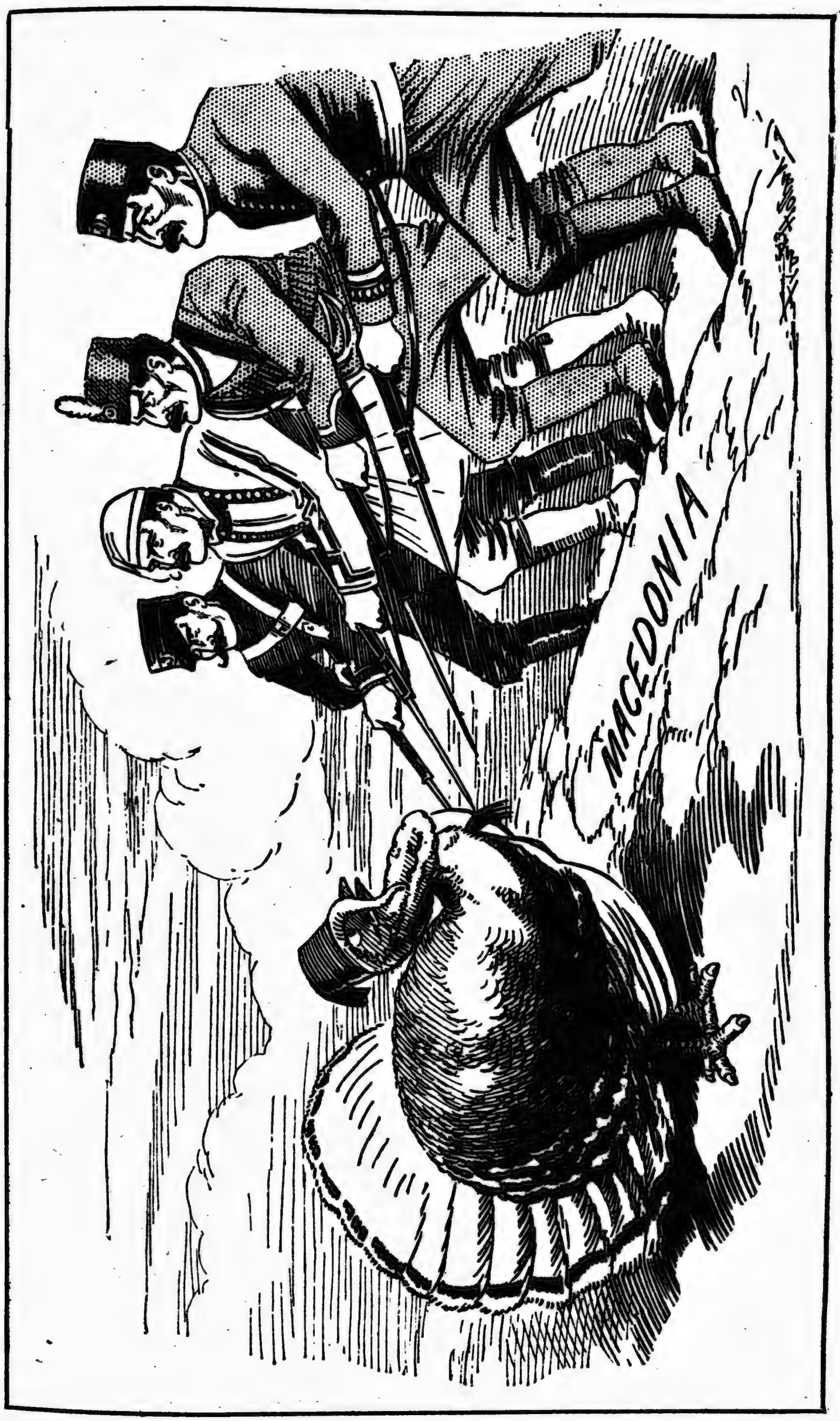
To Prime Minister, House of Commons.

Wish you luck Autumn Session. Sorry cannot be there to help.

BULL.

"Bullets" Boom and bring Bigger prizes. Page 487.

THE BALKAN QUESTION



THE TURKEY (to himself): "Shall I do a War Dance or a Turkey 'Trot'?"

EAVESDROPPING AT THE 'PHONE.

By Our Pet Hello Girl.

REDMOND *v.* MASSINGHAM.

"Hallo! . . . *Hal*-lo! . . . Is ut there ye arrrre? . . . Misther Massingham Oi'm wantin'. Arrre ye there, Massingham? . . . Oi'm Redmond. . . . Ut's a wurrrd wid ye Oi'm afther. . . ."

"Ah; good day, Mr. Redmond. . . . So you have returned from the United States. . . . Plenty of dollars, I hope. . . . You'll need them shortly, I fancy. . . . Ulster evidently means business, and you'll be helpless without the sinews of war. . . . Anyhow, it's time you began to take Carson seriously. He is a dangerous and a determined man, and will stick at nothing."

"Arrah! Tu the pigs with Carrrson! . . . The Oirish Nationalists don't throuble about 'um at all at all. . . . They've a more insidious inimy tu foight now, bedad, and that's *you*, Massingham, me bhoy!"

"Me? . . . An enemy of Home Rule? . . . You must be wandering. . . . You're talking childishly. . . . There is no more staunch supporter of the Nationalist cause than I. . . ."

"Wandherin', is ut? . . . Bad ces tu ye, phwat did ye wroite in the *Daily News an' Leader* in favour av the Referendum fure? . . . Answer me thot! . . . An' ye call yourself a Liberal! By Hivin, ut's me ould sow at home in Wexford thot's a betther Liberal!"

"What I said in the *Daily News* I am prepared to stand by. It's because I am a sound Liberal that I can see the folly of forcing Home Rule upon the Statute Book before the decision of the electors has been expressed on that one point of policy."

"So ut was, at the last Gineral Election. . . ."

"No, no; nothing of the sort. The Home Rule issue was . . ."

"I tell ye ut was! . . . Didn't the Tory spakers warn their constituents that the returrrrn av the Liberals tu power would mane Home Rule? Answer me thot!"

"Some of them did. . . . . But what answer did the Liberal speakers give? They said Home Rule was a bogey, a red herring drawn across the track by the Tories."

"Have done wid yer blarney! Even the childer in the sthreets knew thot Home Rule . . ."

"I tell you it was *not* an issue before the electorate! . . . And what are the consequences? . . . Hundreds of Liberal anti-Home Rulers voted Liberal because they were assured by their Candidate that Home Rule was a Tory bogey."

"Thot's no consarn av moine. . . . The Liberals got in, an' be the aid av the Nationalists they've remained in. Now Oi demand me proice fure sarvices rindered, and Oi'm goin' tu see thot Oi get ut, be gob!"

"Yes, yes, I see your point of view. But I am jealous of the honour of the Liberal party. It lays us open to the charge that we are selling the Ulster loyalists for the sake of the plums of office. This suggestion is abhorrent to me, and I shall continue to persuade the Liberal party to adopt the nobler and more honourable course, namely, take a referendum of the electors of the United Kingdom on the question of Home Rule, and loyally abide by the result."

"Then ye'll roon the whole thing, Oi tell yez! D'ye think Oi'm a fule, not to know thot the feelin' av the country is against Home Rule? D'ye think Oi can't see the prisint wan is the last chance we shall have fure rushin' the Home Rule Bill through? Tu Corrrk wid yer pratin' av the hanner av the Liberal Parrrty! Sure, they haven't a stick av hanner left at all at all! Isn't ut saved thim from defate Oi have toime after toime? Isn't ut turrrn them out av office to-morrow thot Oi could? Arrah! Tu the pigs wid the hanner av the Liberal parrty!"

"I know that consideration does not weigh with *you*, Redmond; but there *are* a few old-fashioned Liberals left who are very jealous on that point. I am one of them; and I shall continue to preach Referendum until . . ."

"Be the saints in Hivin! Hear the man! Oi tell yez, Massingham, thot ye're tu late. Oi've got me fut on the neck av the Government, an' divil a bit will Oi relieve the pressure. As fure you, ye spalpeen, Oi'll. . . ."

"I must cut off. You've had over six minutes."

"Wait a minit, darlin', acushla macree Oi'm only tellin—"

(*Ting-a-ling-a-ling.*)

HUMAN DOCUMENT.—CCXV.

[*In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.*]

A WIDOW'S WOES.

A poor woman with 4 children, who was left a widow nine months ago, is now in the greatest distress. The husband died suddenly of heart disease, and a fifth child met its death by accidental drowning. One child, a boy, has been a cripple from birth, and lies in a spinal carriage. He cannot be left, and therefore the poor mother is unable to go out to work. The eldest, a boy of 12, has to continue his schooling for the next twelve months. Up to the present time the unfortunate woman, by the kind help of her sister, has managed to keep a roof over her children's heads, but now the sister is unable to do more, and complete destitution stares the family in the face. We trust that amongst our readers may be found some willing to help this pitiful case.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCX.—Mrs. L., 5s.; "Bradford," 2s. 6d.; "Per Mare Per Terram," 4s.

CCXII.—C. V., 5s.; G. S., 2s. 6d.

CCXIII.—A. McC., 2s.; S. M. H., 2s. 6d.; F. E. C., 2s. 6d.; H. C., 2s. 6d.

CCXIV.—A. D., 5s.; "Only a Bob," 1s.; "Sympathiser," 20s.; J. S., 2s.; L. J., 2s.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

London.—Mr. H. Atkin, 5, Penton Street, Pentonville, 2½d.; Mr. T. W. Porter, 714, Holloway Road, N., 8d.; Mr. E. Morgan, "The Blackstock," Morgan's Corner, Finsbury Park, N., 1s. 3d.; Mr. G. A. Coleman, 3, Queensland Road, Holloway, N., 10½.; Mrs. C. Howard, 71, Holloway Road, N., 1s. 3d.; Mr. G. J. Bletsoe, 31-33, Canonbury Road, N., 5d.; Mr. A. Ball, 29, Westgate Street, Hackney, 5d.; Mr. J. Bastow, "Devon Arms," Morning Lane, Hackney, 1s. 0½d.; Mr. G. Edwards, "Clayton Arms," 8d.; Mr. L. Beauner, 5, Southampton Row, W.C., 1s. 3d.; Mr. J. T. Gomm, "Bedford Arms," Blandford Street, Marylebone, 1s.; The Manager, 6, Buckingham Palace Road, S.W., 4d.; Mr. T. Rawlings, "Bessborough Arms," Bessborough Place, S.W., 6d.; Mr. A. Heep, "Denbigh Arms," Denbigh Place, S.W., 5½d.; Mr. A. Chaplin, "The Angel," Lambeth Walk, S.E., 8½d.; Mr. W. R. Perry, Blue Posts, Tottenham Court Road, W.C., 1s. 11d.

Sheffield.—Mr. H. Athorne, 71, Broad Street Park, 6½d.; Mr. W. Anson, 115, Meadow Street, 1½d.

South Harrow.—"Anonymous," 11d.

Princes Risborough.—Mr. T. Oldfield, Wyman's Stall, 3d.

Total: 14s. 8d., of which we have allocated to CCXIII. 10s. and to CCXIV. 4s. 8d.

CHARITY'S SWEET REWARD.

The wife of "Human Document" CCIX. returns her grateful thanks. She says: "I am sure I don't know what we should have done had it not been for you and your readers. My little boy was born last Thursday, and the other children are getting much better." We are very glad that in this case, as usual, the generosity of our readers has enabled a home to be saved.

Veracity.—Masters, Ltd., of Rye, did well when they adopted the title of this paragraph as their motto. Our representative recently went over their establishment and examined their books, and testifies to the thoroughness with which the firm transacts its business, which has been established nearly fifty years. The firm supplies almost everything a person can require. If one wishes to pay cash, then articles can be purchased at the lowest possible price. If on the instalment system, the terms are moderate and fair. We had the opportunity of inspecting hundreds of testimonials—and we verified a great many. Some of them came from different generations. It was quite common to see testimonials from father and son. In several cases the letters came from grandsons of customers of 40 years' standing. We satisfied ourselves that whoever may become a customer of Masters will be fairly treated.

Peps mean a "Pine Forest in Every Home."

A PINE FOREST IN A PALACE.

EMPEROR ENDORSES PEPS SYSTEM.

H.M. Emperor of Austria.

THE aged Emperor of Austria for a long time has suffered from chronic bronchial troubles. When he had consulted with the Court Physicians with but little result in easing the coughing and tightness about his chest, he gave commands for the interior of the Schoenbrunn Palace to be transformed into a pine forest in miniature.

Consequently, when His Majesty took his daily walking exercise in the great South Gallery thus decked out as a pine forest, he breathed into his system odours from which it is reported that the Emperor's throat and chest have received considerable benefit.

A pine forest in every home, for rich or poor, is supplied by the discovery of those wonderful breatheable tablets called Peps, which, when you put them on your tongue, emit fumes which are equal in their effect to the fumes from the pine-trees which His Majesty enjoys.

The discovery of Peps is the result of a long-felt need for a sensible throat, chest and lung medicine. Liquid cough mixtures only pass into the stomach and overlook the fact that there is no direct passage whatever between the stomach and the lungs.

The ideal chest medicine, therefore, must take the form of air. When a little Peps tablet is taken from its silver jacket and allowed to dissolve slowly on the tongue, health-giving fumes are then given off and breathed down into the chest, bathing the throat and windpipe with a soothing influence as they pass.

By this Peps treatment coughing is quickly eased; phlegm, which has obstructed the breathing, is loosened and thrown up; soreness is alleviated, and that condition known as *relaxed throat* is soon at an end. That familiar *tightness of the chest*, and also that *hacking night cough* disappear under the healing influence of these Peps. Indeed, these Peps tablets are so powerful that they will put an end to *chronic bronchitis* after it has endured for years; while for their children's chest complaints, mothers will find Peps, which are free from opium, chloral and all harmful drugs, most agreeable and effective.

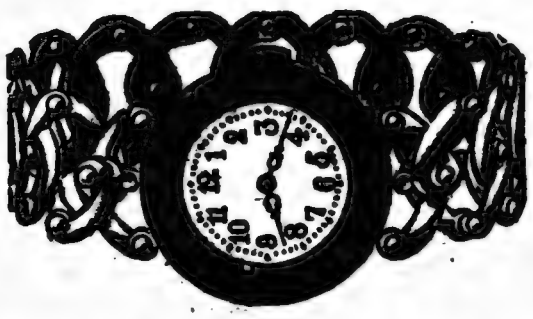
A FREE TEST.

You can test Peps for yourself free by sending this coupon and penny stamp for return postage to The Peps Co., Carlton Hill, Leeds, for a dainty free sample.
JOHN BULL, Oct 12/12.

Peps
For Coughs Colds & Bronchitis

Peps are sold by all Chemists, or The Peps Co., Carlton Hill, Leeds, at 1s. 1½d. or 2s. 9d. See the registered name PEPS on the Box. Beware of worthless substitutes. Peps are never sold loose.

WOULD YOU LIKE ONE OF THE CHARMING EXTENDING WRISTLET WATCHES FREE?



Then send six stamps only for a full-sized tablet of the

ADORI TOILET SOAP.

A Brochure with Particulars of our Huge Annual Free Prize Distribution (value £500), and Photos of six most Popular Actors who will act as judges in Prettiest Names Competition, sent free on receipt of postcard to

B. ADORI,
Henrietta Street, London, W.C.

1,000 RUPTURE SUFFERERS WANTED.

for FREE Treatment and FREE 48-page Scientific Book (fully illustrated). The Truth about Rupture, What Rupture really is; and why Trusses can NEVER cure. 1,000 genuine sufferers will also receive a

FREE TREATMENT. NOTHING TO PAY.

PLAS-TR-PADS are the ONLY Rupture treatment ever awarded a GOLD MEDAL by an International Committee. The offer is made to overthrow the Truss Delusion and to teach sufferers the simple, natural, painless method of curing themselves, at home and privately, without hindrance to occupation. Apply at once—

STUART PLASTER PAD CO. (Dep. J.B.)
68, Aldersgate Street, London, E.C.

Nervous Female (after having been annoyed by drunken passenger): "Are drunken people allowed on this car?"
Considerate Conductor: "Sh——, don't you worry——, if yer sit quiet nobody 'll notice yer!"

"THE BIRMINGHAM CITY INFIRMARY SCANDAL."

EXTRAORDINARY CHANGES IN ITS MEDICAL STAFF.

It will be remembered that one of our allegations against the Guardians who are responsible for this institution is that they permit to be treated at it, gratuitously, persons in regular employment at good wages, thus defrauding the ratepayers. The practice is said to have originated when one of the Board was connected with a certain large factory, and conceived the idea of this excellent means of saving the proprietors the expense of employing a doctor when accidents occurred during working hours, the Master of the Infirmary not daring to offend him by refusing to accept such patients.

The *Medical Officer* devotes considerable space to our exposures, and, after summarising the heads of our charges, remarks "such statements are either true or false, and in the public interest should be investigated." The position of affairs is clearly indicated by the fact that none of the four staff doctors who were appointed in 1911 stopped for the year for which they were engaged. In June last three "locums" and a "permanent" took up the running, but within a few weeks the former had had enough of it and left. Then three others were appointed, again to stop for less than a month. The two "permanent" and one "locum" who took their places proceeded to fresh fields after a like period. Then three more "locums" were engaged, and the officials are still looking for three "permanent" men! The man who has stopped for so long a time as four months has only been retained by raising his salary twenty-five per cent. This extraordinary catalogue of changes speaks eloquently to anybody who knows the long-suffering nature of the staff of our public institutions and their reluctance to make violent alterations in their routine of life. There is no improvement in the conditions of the nursing staff; things seem to be going from bad to worse, and it is high time that an Inquiry were held by the Local Government Board into the working of the institution.

MIXED PICKLES.

"BRITANNIA" WENT BELOW.

By Ernest Wilkinson.

The President of the Court sitting to enquire into the loss of the *Rule Britannia*, called one of the hands.

"What is your name?" he asked learnedly.

"John Brown, sir."

"Tell us in your own sweet words how it happened."

"Well, sir, I was standing at the wheel dozing, when up comes one of the crew shouting, 'Allamalla Donna Dilla Phoosta Phista Phum.'"

"What did that mean?"

"Well, sir, I thought it meant 'back water,' but I found out after hunting the words up that it meant 'Full steam ahead! and get the captain a drink.'"

"So you backed?"

"Yes, sir."

"What happened?"

"Why, we crashed right into the boat that went down."

"If you had understood what 'Allamalla Donna Dilla Phoosta Phista Phum' meant, you would not have caused the accident?"

"No, sir."

"How many foreigners had you on board?"

"They was all foreigners but me, sir—Lascars, Laplanders, Niggers, Germans, Italians, Chinese, Greeks, Japs, Maorias, South Sea Islanders, and Turks."

"Good gracious! However did you make each other understand the different languages?"

"That's just it, sir. We didn't make them understand."

The President found that the accident resulted from the *Rule Britannia* meeting the boat that sunk, at the same time and place; that had the *Rule Britannia* been elsewhere at the time, the collision could not have happened, although it *might* have happened; and that the only thing to be done was to bring in a verdict of misadventure, although, strictly speaking, if any one on board was to blame it was the Englishman for being ignorant of the languages of the crew.

Our "Bullets" Competition is Booming. See page 487.

Liptons Margarine Overweight

Made with Nuts and Cream

UNDER CONDITIONS ENSURING

ABSOLUTE PURITY

THE MOST DELICIOUS AND NUTRITIOUS FOOD.

EQUAL TO

BUTTER

PER POUND **1/-** WITH OVERWEIGHT.

HALF-POUND given with each **ONE POUND**
QUARTER-POUND „ „ **HALF-POUND**
TWO OUNCES „ „ **QUARTER-POUND**

3 POUNDS

And to Purchasers of each Pound we Sell

BEST GRANULATED SUGAR

1D. **PER POUND**

LIPTON Ltd.

The Problem Solved!..

Every man needs a safety-razor but dislikes the nuisance of cleaning it after each shave.
The difficulty is now overcome by the invention of the

'Auto-Rāzo'

THE SIMPLEST & BEST SAFETY RAZOR

The 'Auto-Razo' gives the smoothest, quickest and cleanest shave possible, and afterwards—
NO CLEANING IS REQUIRED.

The blade of the "Auto-Razo" is a high-quality razor blade, and will last as long as that of an ordinary razor. Its unique shape ensures shaving "on the slant," which is essential to a perfect shave.

The "Auto-Razo" is Stropped like an Ordinary Razor. No Extra Blades are Required.

TRY THE "AUTO-RAZO" FOR A WEEK
—and if you return it we will refund the price—5/6—without question.
Send P.O. to-day to

THE AUTO-RAZO CO,
36 & 37, MINCING LANE, LONDON, E.C.
The "Auto-Razo" is obtainable from high-class Cutlers and Stores.

You should always ask for Arrow Collars and see that you get them

Ordinary collars may be right when you buy them, but Arrow Collars will remain right so long as you wear them.
Arrow Collars are the only "true to ½ size" Collars, being the only collars made from fabric that is "Clupeco shrunk" before it is cut.

Refuse Inferior Substitutes. The genuine are never sold below 7d. each or 2 for 1/-, and always bear this mark.

TRADE ARROW MARK
CLUETT, PEABODY & CO.

A postcard to Cluett, Peabody & Co., 128 New Union Street, London, E.C., will bring the style book of Arrow Collars post free. Remember that every hosier can obtain Arrow Collars for you at the fixed price of 2 for a 1/-. We will have them sent direct by post if we have no Agent in your town and your hosier will not procure them for you.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

Nantypwllarny,
Rhwdudlangoch.

Dear Peggy,—It makes me pleesed as any-thing to know you still hang on at the Travellers' Rest. You never would bleeve the times you've crossed my mind.

Some-times in my sleep I've woke up sudden—after dreem-ing about you and your guv'nor and simmi-lar afflickshuns, and always the thought would come, Wonder if she's got the push yet, and if not, why?

Of course, there not being any answer at the min-nit, I've had to go to sleep again best way I could and as soon as I could, not having any all-turnative.

And now your letter tells me you got a young man and I don't know what else, and how en-rapshured he seems to be and all on like that.

Seems as if all I told you was coming true. Didn't I always say you couldn't go on for ever without somebody taking pity on you. I reck-on if you'd had your hair cut and been made pro-perly attrack-tive, you might have made a fool of some male creecher long ago. I'm sure I'd have lent you a comb and a clean apron reddily so's to in-crease your chance, only you never seemed to be that way inclined.

You say this young man's a tailor, and reeds poet-ry at dinner-times while he's waiting for the cabbidge to come up the lift. And then you say he'd very likely write some verses about you, only he don't seem able to find any word to rime with Peggy.

I should think if he's in the tailor-ing and understands his bisniss, he ought to be able to snip some-thing out of a book, else out of the newspapers. Of course, dear, I haven't seen his per-son, but I can gess what he's like if he wants to write verses about you. I should have him med-dically examined if I was you, before offering him any further encurridge-ment.

Father knew a man that wrote verses for winkle-bags and other tradesmen, and was the champion ear-biter in Edmon-ton. Must have been an un-plessant per-son to live with, I should think. Peeple who write things genrally have a lot of failings, Hall-marks of jeen-yus these are called, to which are some-times added stair and passidge-marks. A good deal depends on the time they reech home at nights.

The man father knew used to keep verses in stock to fit all comers. This one was first favrite in the fish bisniss—

A bloater is the working man's de-light,
Like-wise a kipper—morning, noon and night;
You'll get the best of these at my abode,
[Space left for name and number, street or road.]

Come to think of it, though, your first name is a bit off isn't it? And I ex-pect some of the names you get called at times are a lot worse.

If your mother had crissened you Nelly it would have been a lot more sen-sible, wouldn't it, queen? A young man that couldn't find a word to rime with Nelly wouldn't be worth a second thought. But Peggy—well, of course, there's a word that might suit, only it happens to be a bit intim-mate, so to speak. I think he better find what he wants without my-assist-ance.

I s'pose you heard Clara Parkins's friend had got marrid. Can't think of her full name for the minnit, but you'll know who I meen—Clara used to call her Effel. Marrid a carpet-planner, and very clev-ver at his bisniss by all accounts. Dreckly he measures a person's carpets he can tell what sized rooms they occu-py.

Seems funny some should be so gifted, and others hardly have sense enough to keep themselves clean.

I'm sure you got my best wishes, dear, so far as your own chances are con-cerned. Be a pity if you were to fail this time. Parish releef may be all very well in its way, but if you can get any other sort I shouldn't be one to stop you. Sooner help, if it should be in my power. I hope next time you write, queen, you'll report pro-gress.

x x x With kind affeck-shun, x x

Jane Ann.

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, Overheard by our Reporter.]

EX-SUPERINTENDENT FROEST.

Shavin'? . . . Yes-sir. . . . Sit 'ere, sir, if you don't mind. I wanter keep me eye on the shop. . . . Well, you never know, sir. . . . . There's a rum lot o' characters about—ready to take ennythink they can lay their 'ands on. . . . What about the pleece?—Oh, the pleece is orl right, takin' 'em orl round. . . . But they carn't be *h*everywhere orl the time. . . . Torkin' erbout the pleece, I see Superintendent Froest 'as resigned. . . . No, I never met 'im—thenk 'Eaven. . . . 'E wos the larst man I *h*ever wanted to meet, you bet. . . . . Clever chap, I'm told. . . . 'Ad a finger in nearly orl the big cases for the larst twenty years or more. . . . But 'e wosn't wochermacall a regler Sherlock 'Omes, not to my thinkin'. . . . Look at the crimes wot 'aven't never been discovered the larst few years! 'An' look at the silly mistakes of mistaken identity wot 'ave took place time arfter time. . . . Look at Adolph Beck, and Edalji, an'—an'—well, 'eaps of others. . . . They wouldn't 'ave 'appened if Superintendent Froest 'ad bin a Sherlock 'Omes, wot? . . . Still, I reckon 'e did 'is best, an' p'r'aps it's true thet the pleece, fur certin reasons, don't orlways make an arrest, *h*even w'en they know 'oo did it. . . .

Eny'ow, thet's what they make *h*out w'en they carn't find the criminal. . . . It soothes the public mind, I dessay, an' saves the credit of the pleece. . . . I s'pose 'e'll write a book now, arfter 'e's 'ad a bit of a rest. . . . *H*everybody's doin' it, as the sayin' goes. . . . An' if Sir Robert Anderson made a bit of a fool of hisself with 'is disclosures I don't see why Froest shouldn't do the same. And I reckon 'e could tell a tale or two wot 'ud surprise us, if 'e liked. So could I, sir, between you an' me. . . . I could give Scotland Yard a tip or two erbout the Stepney murder—you know, sir, the Stinie Morrison case—thet ud create somethink like a sensation. No, sir, they don't know *h*everthink, heether down in Judee or at Scotland Yard. . . . Razer orl right, sir? . . . . Thort you flinched, thet's orl, sir. . . . An' torkin' erbout razers, you'd never guess wot I'm shavin' you with, not if you wos to try fur a twelvemonth. . . . I don't orfen use it, but sometimes it comes over me, like, to 'andle the very razer wot wos used in one of the most 'orrible crimes on record. . . . Shell I go over you again, sir? . . . Oh, very good, sir. . . . Yes-sir, this *h*easterly wind do play the face up a bit. . . . But I was a-tellin' you. . . . P'r'aps you remember a 'orrible crime wot was committed erbout ten years ago, w'en . . . Rawther not 'ear erbout it? . . . Very good, sir. . . . Sorry if I've *h*upset you. . . . I wos on'y a-goin' to tell you thet this 'ere razer wos the very weapon wot wos used, and *h*even now you can see the stains o' blood on it. . . . It's a queer razer, sir. . . . Sometimes it seems ter give a sorter twist in me 'and on its own, speshully w'en I'm shavin' a customer's throat. . . . But I've never 'ad no *h*accident with it—not up to now—I'm pleased to say. . . . Spray, sir? . . . 'Scuse me, sir, but you ain't lookin' very well. Do you feel queerish? . . . I've got a spot o' brandy in me coat pocket if you'd like it. . . . Orl right, sir. . . . Yes-sir, I des-say you'll feel better in the fresh air. . . . A little powder, sir? . . . Yes-sir; thenk you, sir. . . . Much obliged, I'm shore; good-day to you, sir. . . . Thenk you!—Thort I didn't know 'im, the bloomin' nark! I 'aven't fergotten w'en 'e . . . H'm! . . . Nex' gentleman, *please!*

Our first "Bullets" Prize Increased. See page 487.

IS YOUR HAIR GREY OR GOING GREY?

Original Colour Restored or Money Refunded.

The proprietors of the "Vilixir" stainless method of stopping hair going grey and also restoring original colour to hair which has become white, grey, or faded, are making a most unusual offer to the public.

The offer is to supply "Vilixir" **on the understanding and promise that the price paid for the treatment will be refunded if it should fail to give satisfaction,** provided the instructions are carefully followed.

This is a fair and square Public offer, and it rests on the foundation of fact of the Directors having received such a mass of proof of the wonder-working powers of "Vilixir" from the Public.

Only an article almost unvaryingly successful could be offered broadcast to the Public in this way.

DIFFERENT FROM ARTIFICIAL STAINS.

The "Vilixir" treatment is quite different from the old-style staining process; it is not a method of painting an artificial colouring solution upon the outside of the hair. No; it starts the natural colour growing inside every hair from root to tip, just as does the colour that gives the tone of richness to the hair of any young person.

The Discovery was accidentally made at a well-known Kentish hydro.

So wonderful is the success of this new colour-restoring method that already thousands of ladies and gentlemen have restored their hair to its original colour by its application. What they think of the treatment can be best judged from extracts of the letters which are reprinted in "The Vilixir Book."

The officials frankly declare that anyone can apply it in their own home, without interference with their usual daily routine.

The Managing Committee of the Company responsible for the introduction of "Vilixir" to the Public further give a guarantee that if through any reason your case does not prove amenable to the treatment (this is not likely to happen, but, still, here is the guarantee if it does), the money paid will be willingly refunded, providing the instructions have been faithfully followed.

There is nothing to fear in regard to this new stainless "Vilixir" method of restoring colour to the hair. It is as harmless as it is effective, and has the further advantage of being inexpensive. There need be no fear of the restored colour being different to the natural hue of the hair—it just comes back by swift gradations as black, as brown, or as blonde as ever it was. Indeed, two or three persons may use the same bottle of "Vilixir" and the colour restored by it will be different, according to each user's natural colour.

There is no discolouring of the scalp and nothing artificial-looking about the restored colour. No, the Colour that comes back to your hair is born again in the hair itself. Every hair colours itself perfectly and evenly from root to tip, and no one need know that you have used "Vilixir," though some will be sure to ask how it is that your hair has recovered its colour.

THIS "BOOK OF THE DISCOVERY" IS FREE.

Why put up with the uncomeliness and ageing appearance of grey and faded hair when by the simple, natural "Vilixir" method you can restore your hair to its real, rightful colour, just as it was in days gone by?

You can do this at comparatively trifling expense and without loss of time.

Write to-day enclosing 1d. stamp for return postage, to The Secretary, The Vilixir Co., Ltd., 116, Broadway House, Bromley, Kent, and the book of the discovery will be posted to you by return. It will show you how to restore the lost colour to your now grey or greying hair, making you look years younger, without the use of sticky and unpleasant hair paints.

DRESS YOUR CUTS, BRUISES & SCRATCHES WITH

Zam-Buk

& ESCAPE BLOOD-POISON.

MANY a limb has been crippled and many a life sacrificed through neglect of a simple cut or tiny scratch. No matter how trivial is the break in the skin, the correct and really safe treatment is to wash the place and immediately dress it with antiseptic Zam-Buk. Otherwise disease germs will infest the wound and set up putrefaction and blood-poison.

The unique combination of the pure herbal juices in Zam-Buk produces (1) an unequal antiseptic power which purifies a wound, kills and dispels attacking disease germs, prevents festering, and (2) starts a healing process which is quite natural because it knits together the severed parts by growing new skin tissues. A cut hand, a bruised forehead, a pricked finger, a barked shin—these are common examples of the daily mishaps that occur to father, mother and children, and make Zam-Buk a daily need in the home and works op. Keep a box of Zam-Buk always handy, for there is nothing else so soothing, so healing, and so reliable.

1/1½, 2/9 or 4/6 of all Chemists.

Keep your Boys at Home.

Your boys will be delighted with a Billiard Table in the home. No matter how small your room is, there is a Riley Table to fit it. RILEY'S MINIATURE BILLIARD TABLES give a perfect game—so truly are they proportioned. Prices from £3/7/6. The Gem 4in. size at £5/5/0 is suitable for most rooms. Riley's Combine Billiard and Dining Tables from £13/10/0. Cash or easy payments. These prices include all accessories. ***Gray's Book on Billiards published at 1/- will be sent post free on receipt of two penny stamps.*** Free on receipt of postcard full detailed illustrated catalogue.

E. J. Riley, Ltd., Imperial Mills, Accrington.

S20 London Showrooms: 147, Aldersgate Street, E.C. 9

THE QUICKEST WAY TO CURE A COUGH.

If someone in your family has an obstinate, deep-seated cough which will not yield to ordinary treatment this prescription may be worth pounds to them.

Secure from your Chemist 1 oz. of "Parmint" (Double Strength), take this home, add to it ½ pint hot water and 4 ozs. of granulated sugar, stir until dissolved, take one teaspoonful four times a day. This will give instant relief, and will usually cure the most obstinate cough within twenty-four hours. It is also extremely valuable in cases of incipient Lung Troubles. It is strongly recommended by physicians, as its nourishing elements give renewed strength to those who have become weak through prolonged illness.

In ordering from your Chemist you should always specify that you want "Parmint" (Double Strength). At this season of the year there is always a regular epidemic of Colds and Coughs, therefore the above receipt will probably be welcomed by many.

JOHN BULL'S GENERAL LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

For Financial and Insurance Replies, see page 486.

For Sporting Replies, see page 488.

"DRAUGHTSMAN."—We know nothing of the eyesight treatment of Mr. John Levison, of Wigmore Street, London, W.

E. L. and S (Stoke-on-Trent).—The holder of a bill in due course can sue all or any of the endorsers, but if it is clearly stated on the document that it was given for goods which were to be delivered before it matured, you would have a good defence if the things did not arrive. Stop the bank from meeting the bill.

F. W. W. (Kirkcaldy).—We think Clark's College, Chancery Lane, E.C., will be the best for training for secretarial work.

"SWAFFIN" (Birmingham).—Don't be alarmed. The Deceased Wife's Sister's Act came into force in 1907, and is retrospective. All such marriages which took place before that date are, therefore, legal and the children legitimate.

"LOCO SHED" enquires about the Workington Mutual Self-Help Money Society, which offers 1s. 1d. a week on every £10 deposited. Sounds very generous, doesn't it?

G. W. C. (Islington) complains of transactions with Mr. C. Gow, of Harrogate, who apparently advertises loans, repayable by small weekly instalments. It is the old story of an enquiry fee paid and no business resulting, but there are sometimes two sides to even that question.

C. H. A. (Long Eaton).—If your mother died without making a will, the eldest son is entitled to all the freehold property. The leasehold, and all the other personal property, would be equally divided amongst the children. Show your relatives this paragraph and remind them of Dr. Watts' words.

"A WELL WISHER" wonders why Jack Tars under 20 years of age are not allowed on shore for all night leave. Probably their grandmother, the State, would not approve.

M. B. (Clissold Park).—As you hired the hall, you are liable to pay the full amount agreed, notwithstanding that you gave ample notice that you would not require it. After all, a bargain is a bargain.

S. H. (Chiswick).—No Death Duties are payable on the property which passed from the late General Booth to his son, as trustee for the Savation Army, but we should like to see the exact terms of the trust deed.

C. H. (Belfast).—As you did not sign the agreement which your employer had prepared, you are not bound; the fact that some of your fellows did does not affect you. Fight it out, and good luck to you!

R. A. S. (Hong Kong) sends us his views about Electoral Reform. But surely it is unnecessary for him to have any so long as he enjoys the advantage of residence under the despotism of a Crown Colony.

G. W. S. (Clapham).—A landlord need not tell a tenant the reason why he gives him notice, but if he remains after the expiration of the notice he cannot be forcibly ejected. The landlord must apply to a magistrate for an ejectment order, when the Court usually allows about three weeks in which to find another place. It is certainly hard lines, though, to receive notice without any cause after such a short period, and thus be put to the expense of another move.

J. W. M. (Kirkcaldy) enquires about the City Sale and Exchange (54, Lime Street, London). He sent a £4 camera and was offered 12s. 6d. cash. He asked for a camera priced between 12s. 6d. and £2, but says he can now obtain no answer nor the return of his camera. What explanation has the firm to offer?

F. S. (Hampstead).—If the accident arose "out of and in the course of" your son's employment, he can claim compensation at the rate of half his earnings during the time of total incapacity, but not exceeding £1 a week. If he is under 21 and his earnings are less than £1, he can claim the whole of his average earnings, but such payment must not exceed 10s. per week.

"ANOTHER JOHN BULLITE" begs us not to abolish the British Sabbath, but asks why Lauder should wish to ally himself with a body of Puritans who would, if possible, close every place of entertainment on every day in the week. It certainly does not sound so canny as he is supposed to be.

"WALDTEUFEL" (Harrogate).—As you pay your rent half-yearly and have no written agreement, you are a yearly tenant, and must give six months' notice to terminate, such expiring on the same quarter day or other date as the tenancy commenced. Even if you paid quarterly you would be in the same position. Generally speaking, the laws are made by the landlords for the landlords.

L. P. (Penzance) tells us how Mr. Jenkin, aged 70, was badly hurt when rescuing a child from a traction-engine, and wants to know what the Carnegie fund is doing. Why not write Mr. Carnegie direct?

"JOHN EVERYMAN."—If you do not happen to want a job at £2 a week, why waste your time in writing derisive letters to the advertiser, who may not want such a paragon as you describe yourself to be?

"JOHN BULL READER" says distress and emigration are due to the superstition that goods sold by foreigners are better and cheaper than those sold by our natives. Sometimes, no doubt, they are. But no reason why they need be.

T. T. G. (Highgate).—We can give you no information respecting Grover and Grover, Ltd. Strange to say, we do not know everything.

J. R. (Cardiff).—Every receipt for £2 and upwards must bear a penny stamp; so that if a debtor paid £100 by twenty instalments of £5, it would cost him an extra 1s. 8d. The revenue would gain considerably if receipt stamps were on a sliding scale. We gave this tip to Mr. Lloyd George a long time ago.

"ONE IN THE SOUP" writes: "The same work, which gets more intricate and more shattering every day, will in the future be performed by labourers and boys if the Post Office continue as they are going. Your correspondent overlooks the fact that he will be an easy first in the next Olympia meeting, for after cycling about forty miles a day on a 90 lbs. cycle (flaming scarlet at that) climbing poles and roofs, repairing delicate instruments and apparatus, he should carry all before him." But how long will men continue to be sweated by Government?

M. (Milwall).—We certainly agree that too much red tape is expended on issuing tickets to factory employees when they want to go out and wash their hands. It must be quite embarrassing for a girl to have to go to a foreman and receive a numbered ticket, inscribe her name on it, the hour of her departure and return, and then have wages deducted for the period of her absence. Even common ablutions should be secure from undue publicity.

H. F. (Bois Colombes) says the Paris *Eclair* is annoyed by a booklet, which advertises in some big London hotels with a picture of cardinals drinking champagne. But we are informed that the picture is the work of a Frenchman, and the *Eclair* has always been bitter against the *entente cordiale*. Still, why shouldn't cardinals drink champagne?

"SYMPATHISER" thanked us too soon for our courtesy in inserting her letter, which was too long and trite. There is no attack on religion or even on Protestantism in claiming to spend Sunday as the Lutherans do.

"PERPLEXED" (Kilmarnock).—A girl under the age of 21 cannot marry without her parents' or guardians' consent, but they have no right to forcibly detain a young woman of 20 in a house against her will. You had better make an application at the local police court. Your story reads like the plot of a novel. Remember that faint heart ne'er won fair lady.

G. H. S. (Kensal Rise) says a woman called and offered a pound of tea at 2s. 4d., and told her she had been promised £5 by a Mr. Cohen if she could sell 3 lbs. She would hand over one £5 and be grateful for a small present out of it. We did not know there were so many philanthropic tea-merchants about.

I. Z. (Manchester).—You are liable for the whole of the rent. The landlord need not accept half from you and take his chance as to whether he can recover the balance from your partner who has gone away. In this matter, law accords with common-sense.

B. J. F. (Whalley Grange).—As both parties were British subjects, the divorce obtained by the wife in the United States would not be recognised here, and she therefore cannot re-marry. The husband is responsible for the maintenance of the child of the marriage. Strange that the United States so often belies its name in matters matrimonial!

M. H. (Stonehaven) says only trade-marked goods imported from abroad have to be labelled "made in Germany" or elsewhere. Thus the customs authorities have no right to detain or refuse glass, etc., though there be no mark of origin. Evidently the law is "a ass" as usual.

G. A. (Hull).—You are not liable for any debt contracted by your wife prior to your marriage, unless you then received property from her, and in that case you are liable only to the extent of its value.

"THIS MAN" asks what protection he can have against mesmerists, who have ruined him by making him buy houses. He has consulted the police, but they only advise him to eat onions and threaten him with asylums.

"BULLITE" (Glasgow).—Births were not registered at Somerset House until 1857; hence a great many persons have difficulty in proving their age to the satisfaction of the Old Age Pension authorities. As the officials of the parish in which the person was born cannot trace any record, we fear you can do nothing unless you can find an entry in an old family Bible.

J. C. (Glasgow) has been in the spirit line for seven years. Whenever he applies for a fresh job and confesses his present one, he is dismissed with holy horror. His deduction is that Scotland is the land of hypocrisy, cant and humbug. Why not start a mission to reform it? Or amend its licensing laws?

H. K. H. (Gourock).—Your agreement to take postal lessons is binding, but as you are under age it could not be enforced against you, though your guarantor could be made to pay.

"A MEMBER OF THE PROFESSION" says that Picture Theatre proprietors have been proved to threaten to fine employees who refuse to work seven days a week. We should like to have further particulars of this. If true, the County Council would certainly cancel the Sunday licence. Our correspondent goes on to say that if JOHN BULL had some soul in it, it would have admired Lauder's conscientious and courageous expressions of his religious beliefs. How many times are we to go on pointing out that the observance of the so-called Sabbath has nothing whatever to do with religion, and that Protestants as well as Catholics on the Continent enjoy their Sunday to the full? It is not very long ago that Harry was playing on Sundays.

E. W. A.—In the absence of an agreement, an unpaid caretaker is not entitled to any notice, but if you are paid weekly for your services you are entitled to a week's notice. As you held the position for four years and then received three months' notice, we think you were treated rather well, despite the verbal understanding that it was to be "a permanency." After all, a permanency does not mean for ever.

Have a Shot this week. **"Bullets" on page 487.**

F. S. P. (Camberwell) cannot understand why we should "waste two valuable columns each week by inserting such absolute piffle as 'Jane Ann' and 'Barber Chair' atrocities." And yet when 'Jane' was away, hundreds of readers clamoured for her return. What is a poor Editor to do?

"BLANCO" suggests that mummers who have no engagement for the following week should be employed for Sunday performances. Only genuine workers to be engaged and adequate fees paid. By "genuine workers" he means "no stage-struck, amateur, lick-your-boot, academy-paying pupils." But we thought managers liked to have their boots licked. On these lines even Lauder and other Sabbatarians could scarcely object to helping their poorer brethren.

"GWALCH" (Ynysddu) enquires about Coutts and Co. (235, High Holborn), who profess to obtain appointments abroad.

F. L. R. (Eastbourne) says a certan sanatorium reduces superfluous flesh by reducing victuals. We hope the fees are also scanty.

H. S. W. (Brockley) wants to know "how to succeed in journalism." He is 18 years of age and would like to start with "an appointment on a paper like JOHN BULL." After this, we are not surprised to read that he has been for some time "with a firm in the City gaining business experience." The only thing we can suggest is that until he attains his majority he should read, mark, learn and inwardly digest every line in our columns.

"LOOKER ON" (Fulbourne) thinks that the furniture, musical instruments, buildings, &c., at the different officers' quarters of the Salvation Army were the absolute property of the late General, and should have been included for the purposes of Death Duty. We should think, however, they were part of the property held in trust.

F. K. (Machynlleth) is sarcastic about a revising barrister, who said "severely": "My name is not Williams, but Colt-Williams, and the proper way to address me is either 'Sir' or 'Your honour.' I object to be called by name. I am tired of being addressed as Mr. Williams." What a silly form of snobbery! Why, many baronets (and all snobs love baronets) drop the first barrel of their names. For instance, Sir John Dickson-Poynder used to announce himself as Sir John Poynder. Why is it that suburban snobs are so ultra-punctilious? And why does a foolish factotum arrogate to himself the forms of address which are usually reserved for petty justiciaries? At this rate, we shall soon have to go down on our knees to the magistrate's clerk and style him "Your Sublimity."

J. C. (Nottingham).—What a pretty picture, but why depict Asquith as a snake and suggest that Jim Crow will take him for one and eat him for his Christmas breakfast? Crow loves Asquith almost as much as Churchill loves Lloyd George. Can we say more—or less?

"FOR NO TOADYING" (Greenock).—We agree that it is absurd to release fashionable criminals as soon as they refuse their victuals, but all will come right now they say they will starve themselves at home. Perhaps, however, they are relying on the fact that it is the law's duty to stop attempts at suicide. Then we may hear of forcible feeding at home, which might be quite grateful and comforting, like Captain Coe-Coe. As to favouritism for the well-to-do, we had better wait and see what happens to privy-councillors when they disport themselves in Belfast Gaol.

A. J. B. (Cricklewood) wants us to be "the principal figure in squashing the Insurance Act." Well, aren't we?

"DIGGORY" (Margate) sends some doggerel which received cheers at a municipal concert:

> "Who is the man who hates dealing in shares?
> Who names the Prudential each night in his prayers?
> Who thinks that John Bull should be put on the shelf,
> And doesn't know how to look after himself?"

The suggested answer suggests Diggory in the dock. We are quite busy, thank you, proving that we can take good care of ourselves, and as to putting our paper on the shelf, we suppose he means the book-stall, where it does not usually remain long.

X. Y. Z. (High Wycombe) sends the following startling statement: "Some men are paid £3 a week for life to keep out of their father's business because they are such fools in all things pertaining to business, but under the Lunacy Law they are kept out of their father's business for life because they are clever, smart business men and know their trade so well." We shall be glad to hear from persons in the latter category.

S. S. (Newcastle on Tyne) thinks ours "is a brilliant career wasted," and asks, "Why not declare Holus Bolus for Conservatism or Unionism?" then adding with great naivete, "Mind, I am no politician, but am only advising you." However, the letter is well meant and full of flattering sentiments, and, as they say in the House of Commons, it shall have our best consideration.

"MEN OF THE ASSEMBLING ROOM" state that a firm whose profits amounted to £150,000 last year, advertised themselves enormously by giving one gramophone to a blind boy, but that they work their men and boys from 7 to 12 and 1 to 7 without any other interval for refreshments. Some of the boys are under 16, and the Factory Act is not exposed in a prominent position. What is their Trade Union?

W. H. BARRETT (Brandon Creek, Southery, Downham, Norfolk) is suffering from his lungs and living in the fens. We mentioned this last year, and he had a good response. Now he will be grateful for a repetition of our readers' kindness. There must be many of them who have old magazines and novels to spare. Why not send him a ticket to Somaliland and a tent and a gun so that he might live in the open air and shoot his own game?

"READER" (Birmingham).—Your letters are not even read now, so you are politely invited to shut up.

G. B. (Derby) quotes 41 and 42 Vict. c. 15, sec. 21., to prove that a licence is not required for a dog kept for the guidance of a blind man, nor is any certificate of exemption necessary. All the more reason for our hauling the authorities at Bridgtown, near Cannock, over the coals—hot coals for choice.

"TOWN PLANNING" wants us to run to S. West Ham and see for ourselves that it is the worst managed borough in London. The "horrid" Victoria Road is only about 20 ft. wide for all the tons of merchandise to find its way daily to the great docks. "A few doors down is a certain music hall. Next this is the over crowded Ragged School, hundreds of dirty urchins huddled together. Oh! what Board School management; atmosphere most stifling. Within a stone's throw is another Ragged or Board School, with hundreds of dirty children without shoes or stockings. Now have a look at the Cranford Street Folly, a piece of land 200 ft. by 600 ft. Fifteen years ago about 40 houses stood here, always let. The owners were paid out with compensation for disturbance. It has been a rubbish heap ever since. What has this cost in purchase money, compound interest for 15 years, loss of rates and deterioration of surrounding property. Then there is the Victoria Dock Road, where, threequarters of the day horses, men, waggons, &c., have to wait for passing trains, sometimes 60 vehicles on each side of the line. This part of the thoroughfare is a reeking cesspool from the horses. Do come and help us. Sweep the old dirty lot away and have a new, wholesome district for people to live in."

J. S. E. (Brixton) complains that he was kept waiting for 60 seconds in a tube lift. We are not sure that is a very harrowing experience.

"CHRISTOPHER" (Holborn).—The new game is written Kuhn-Khan by the Israelites, and Coon-Can by the Yankees, who say it is so easy that even a coon can play it. We do not know precisely what a coon is, but we certainly found it easy as well as rather dull.

A. G. B. (Gillingham) relates an incident in the Royal Naval Hospital at Chatham. A man was reported for sky-larking, so an edict was issued to the whole ward: Return all boots and caps, give up all tobacco, and matches and cigarettes. No further permission to use the grounds and verandah, such as had been granted to invalids allowed out of bed. It certainly seems hard that 30 men should be punished for the high spirits of one, especially as the sufferers were, in some cases, distinguishd by good conduct and long service.

H. M. B. (Fulham).—We scarcely know what to advise in the case of your daughter, who was betrayed, under promise of marriage, by a young man who disappeared when he heard of her condition. Be kind to her, but give him a good drubbing if you can catch him.

J. W. (Bradford).—We are not surprised to hear that Sir Harry Johnston has been expressing sound views about "the disgusting Party game." He was very poorly supported by the Party officials when he stood as a Liberal, because he could never have been a Party hack. We have already allotted him a prominent place in our Business Government.

"SOUTH AFRICA" warns us against German influence out there, and asserts that a German boy knows more about the British Empire than we do. We had no notion that German South Africans were educated to such a pitch.

G. W. (Birmingham) joined the Great Western service in 1862 and a condition of receiving employment was that he should pay the G.W.R. Provident Society 7d. a week and receive 12s. per week during first six months' illness, 6s. a week for the next six, and 4s. during the rest of the illness, doctors' services to be free all the time. Now he receives a circular informing him that sick pay will be 5s. for first 26 weeks of illness, 2s. 6d. for next 26 weeks, and 1s. 6d. for remainder of illness. with medical benefit up to a cost of 4s. per an. We have already commented on the society.

G. H. (Brondesbury).—It would be unconstitutional for any person other than a Protestant to be appointed Lord Chancellor. This is one of the few disabilities under which Catholics still labour.

"INDIGNANT."—It is certainly illegal for the firm to deduct contributions for the local hospital without first asking their employees consent. So many people disapprove of hospitals altogether that forced subscriptions amount to an outrage. Why not extort contributions to football clubs or goose clubs also? Such impositions should be resisted at all hazards.

H. H. O. (Rutherglen) purchased a return ticket to Kilmarnock, and then suddenly remembered he had to go somewhere else, so he applied for a refund. To his surprise and disgust, he received a postal order with a deduction of ten per cent. "commission." He proposes to punish the Glasgow and South-Western Railway by refusing a receipt until he receives the balance. If he has plenty of money, he would do the public a service by suing the company and carrying the case up to the House of Lords.

"VERITAS" says prisoners' food may sound very well on paper, but the way the rations are served and the quality of them are a crying shame. Prisoners have been known to be punished and put under observation for complaining about their food. Our correspondent adds that the so-called Prisoners' Aid Society is, and has always been, a curse to prisoners, being the direct cause of discharged men being forced to revert to crime and becoming habitual criminals. He also says that solitary confinement is responsible for the insanity of thousands of prisoners. Again, when a prisoner has a charge made against him by a warder, nothing will be listened to in his defence. He is convicted before he is tried, and he is invariably punished. Governors, we are told, may be the best of husbands and fathers, but they usually take advantage of a helpless prisoner.

"RABBIT."—We agree that fruit-sellers are a nuisance in the streets near Covent Garden. Why does not somebody buy up enough houses to enlarge the market? Streets should be reserved for pedestrians.

CONSTANT.—You need not fear that your employer will engineer an accident to you in order to profit personally. He would receive from the insurance company only the amount he had to pay you.

"BARABBAS," asking about somebody's nationality the other day, was told, "You need only look at his name." But we agree that nomenclature is not always infallible. No doubt many monosyllabic names, indicate plebeian origin, for the democracy loves abbreviations, and will quickly turn Canterbury into Can, or Marjoribanks into Marsh, or Macghillicuddy of the Reeks into plain Mac. Then Herr Rosenstein may have married Miss England several centuries ago, and her descendants may have married Britons ever since. But the name of Rosenstein will still remain. You can't dogmatise regarding names.

F. J. R. (Somerset).—If the mother becomes chargeable to the parish, her children can be compelled to contribute to her support, not otherwise. This means that she will have to go into the workhouse before anything will be done—and in a Christian country, too!

W. A. (Clapham).—An elector does not lose his vote because he has a child in a public institution for whom he pays. For a lodger to get on the register, he must send in his claim to the overseers, or he can do it through a local political organisation.

(A number of replies are held over.)

A perfect hail of "Bullets"—Prizes increased. Page 487.

DRAMA OF TO-DAY.

By M. Clement Scott.

"The Great John Ganton."

Mr. George Fawcett is a great actor! His Big Bill at the Lyric Theatre in "The White Man," when Lewis Waller was in management there, was fine; but his John Ganton in Hartly Manners' four-act drama at the Aldwych, is immense. Of its kind, I have never witnessed a performance so full of thought, imagination and power. The rough, rugged nature of the man trained to business—the hard, commercial manner of the being who knows and cares for nothing except his work, and the enormous industry he has created single-handed. John Ganton lives only for his trade. Day in, day out, he toils and grinds away in his stockyards. He is a millionaire; he has a son who ought to lift the burden of the labour from his aged shoulders, but young Ganton is a scapegoat, a reckless, scatter-brained fool of a gambler, and so the white-haired father sticks to the anvil, caring neither for the advice of his friends, nor heeding the warning of his confidential clerk. "Damn doctors! What's good for my horse is good for me; I don't want any of those fellows practising on me," says Mr. Ganton as he takes up a bottle of physic supplied to him by a *veterinary* surgeon. And yet, with all his whims, way down in that big chest of his John has a heart. He loves his daughter, he really idolises his boy, and when the moment comes in which he is told his son has been hurt in a stockyard strike, sick as he is the old man goes out to face the howling crowd himself, his giant strength asserting itself to the end. What a splendid fellow! What a lovable, strong-willed, magnificent specimen of humanity—a rock—a tower of strength to lean against. How few actors would ever dream of tackling such a part as John Ganton, or, having tackled it, who but a George Fawcett would come through the ordeal so triumphantly? It is a veritable *tour de force*, as artistic in thought as it is in its realisation. Mr. Eric Maturin has quite a pleasant way with him, and plays young Will Ganton admirably. There is one little mannerism which is growing apace, though, with him, and that is the trick he has of constantly thrusting his hands into his coat pockets. This should be checked immediately. It is extremely irritating to watch, and whenever the actor has his hands away from his pockets, you start wondering when he is going to put them back again. "The Great John Ganton" was a success at the Aldwych from the outset; it is more so now, for a much better fourth act has been written to the play, and the *finale*, with its happy alteration, is highly satisfactory.

BULL'S EYES.

Notes of Interrogation:—

Will it be a General Rejection when it does come?
Isn't "Home Rule all round" the square thing?
Is Turkey in for a "roasting"?
Is "Clubs are trumps" the doctors' motto?
Are the Orangemen getting ready to "poel"?
Is the Archbishop of York one of the "busy poor"?
Isn't "The Picture or the Baby" a very childish problem?
Shouldn't there be plenty of "dust" in "Doormats"?
Have you had a shot with a "Bullet" yet? (See page 487.)

The Yarmouth auctioneer who has been fined "for using a noisy instrument, to wit, a hammer," probably doesn't care a rap.

An "agony" advertisement appeals for help for a fisherman. Hasn't the poor chap got a bite?

Three children between four and five years have been arrested in New York for burglary. Taking kids.

"Gunpowder as Fertiliser," reads a headline. It certainly ought to raise anything.

A Texas woman is seeking divorce because her husband hugged her too much. She wants to be left alone.

The Leicester burglars who indulged in a bath and shave evidently wanted to get clean away.

The catalogue of over 100,000 stars being prepared at Harvard will necessitate a lot of looking up.

Talking uses up more nerve force than any work, we are told. What nerve some of our politicians must have!

"The Dancing Mistress" is the name of a new play. It should succeed by leaps and bounds.

How to Completely Overcome

TOBACCO HABIT

ATTAINED AT LAST—
A SUCCESSFUL REMEDY.

VICTORY IN 3 DAYS

Read These Testimonials. *They are but a few from Legions.*

NO LONGER WANTS A PIPE.

Mr. H. Desford, Merton, Devon, writes: "I took your 3 days' C Treatment, and am very pleased to testify that it completely took away the craving for tobacco, and I am also glad to say that I am feeling in much better health than I have for many a day. I have never once had a crave for the pipe since the first day I started taking your treatment."

SMOKED AND CHEWED FOR 25 YEARS.

Mr. Wm. Courtney, Mostyn, writes: "I had been a heavy smoker and chewer for 25 years. I am proud to say that since taking your C treatment the craving has entirely gone. I am a cured man with a clear brain and elastic step."

USED TOBACCO FOR 20 YEARS.

Mr. J. O. Guest, King's Norton, writes: "I write to tell you that your remedy for the Tobacco Habit has cured me entirely, and I have no desire to smoke at all now. It seems a marvel to give up the habit so easily after being addicted for a good 20 years."

NO LONGER WANTS CIGARETTES.

Mr. H. Thistlethwaite, Burnley, Lancs, writes: "Please accept my sincere thanks for your C Treatment. It has cured me of the Tobacco Habit, and I have no further desire for cigarettes. You can make what use you like of this letter, and you can refer anyone you like to me."

SMOKED 100 CIGARETTES WEEKLY.

Mr. G. Stokes, Horsforth, writes: "I feel that I must write and let you know the result of your C Treatment, which has been a success. I used to smoke 100 cigarettes per week, and the craving for them was very great; but before I had finished your three days' treatment I had lost all desire to smoke and I must say that I feel much better now that I no longer smoke."

HEAVY SMOKER OF CIGARETTES.

Mr. J. Sleeck, Redruth, writes: "Your C Treatment is all that you claim it to be. I was a heavy smoker of cigarettes, but I now have no more desire to smoke, and I thank you very much for what your C Treatment has done for me."

LOST ALL DESIRE FOR TOBACCO.

Mrs. R. Roberts, Cinderford, writes: "I am writing to say my husband has entirely lost all desire for tobacco since taking your C Set of Remedies. He has not touched tobacco in any form since he started taking them, and although he had a box of cigars sent to him, he has no desire whatever to smoke them."

GLAD TO SAVE MONEY.

Mr. James Ritchie, Aberdeen, N.B., writes: "Your C Treatment has proved excellent. I have no desire for tobacco now. I am very glad to be rid of the habit, because I can very well do with the money which I used to waste on tobacco."

ALL DESIRE OR CRAVING IS REMOVED FOR Pipe, Cigars, Chewing Tobacco, Cigarettes, Snuff.

I offer a genuine guaranteed remedy for tobacco or snuff habit in 72 hours. It is mild, pleasant, strengthening. Overcomes that peculiar **nervousness** and craving for **cigarettes, cigars, pipe, chewing tobacco,** or **snuff.** Tobacco is **poisonous** and seriously **injures the health** in several ways, causing such disorders as nervous dyspepsia, **sleeplessness,** gas, belching, **gnawing,** or other uncomfortable sensation in stomach, **constipation headache, weak eyes, loss of vigour, red spots on skin, throat irritation, catarrh, asthma, bronchitis, heart failure, lung trouble,** melancholy, neurasthenia, loss of memory and will power, impure (poisoned) blood, rheumatism, lumbago, sciatica, neuritis, **heartburn, torpid liver, loss of appetite,** bad teeth, **foul breath,** lassitude, **lack of ambition,** weakening and falling out of hair, and many other disorders. **It is unsafe and torturing** to attempt to cure yourself of tobacco and snuff habit by suddenly stopping—don't do it. The correct method is to **eliminate the nicotine poison** from the system, strengthen the weakened, irritated membranes, and gradually overcome the craving. You can quickly and easily quit tobacco and enjoy yourself a thousand times better while feeling always in robust health. My FREE book tells all about the **wonderful 3 days' method.** Inexpensive, reliable. Also **Secret Method** for conquering habit in another, **without his knowledge.** Full particulars, including my **Book on Tobacco and Snuff Habit,** mailed in plain wrapper, free. Address:

TOBACCO HABIT CONQUERED IN 72 HOURS

FREE

EDWARD J. WOODS, 10, NORFOLK ST. (306 T.H.), LONDON, W.C.

ORIGINAL CREDIT SYSTEM.

New design Oak Bedroom Suite comprising: Wardrobe, Dressing Table, Marble top and tile back washstand, 2 chairs either cane or rush-seated. **£5 12 6**

Our stock of furniture, carpets, etc., is by far the largest and most up-to-date in London. We believe in quick sales and reasonable profit. We guarantee our prices to be the lowest in the trade and on account of our large business you will always find new goods at our establishment.

We have arranged our credit system in such a pleasing way that no one can not afford to have a cosily furnished home. Any article we sell may be obtained on our well-known gradual payment system, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

TERMS.

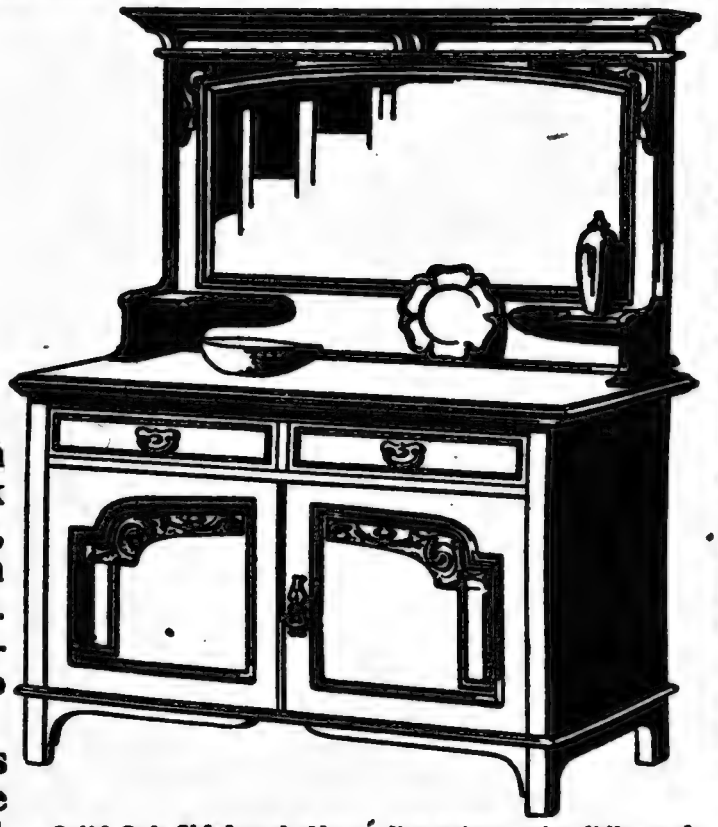
Worth. £					Per Month. £ s. d.
10	..	..	..	..	6 0
20	..	..	..	..	11 0
50	..	..	..	..	1 8 0
100	..	..	..	..	2 5 0
200	..	..	..	..	4 10 0
500	..	..	..	..	11 5 0
1,000	..	..	..	..	22 10 0
2,000	..	..	..	..	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10% DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT. In this department we hold a stock valued at considerably over £10,000, and we extend a cordial invitation to all interested to pay us a visit. A special catalogue has been prepared which we shall be pleased to forward post free on application.

In order that Country Customers may make a personal selection we will pay their fares to town on all orders of £30 and upwards.



Solid Oak Sideboard of large dimensions, splendidly made in selected timber with two cupboards and two drawers in underpart surmounted by large bevelled mirror; finished in fumed or antique color. **£8 5 0**

Country orders are packed and delivered free.

OUR FULLY ILLUSTRATED CATALOGUE CONTAINING OVER 900 ILLUSTRATIONS AND SEVERAL COLOURED PLATES OF SUGGESTIONS WILL BE FORWARDED POST FREE ON APPLICATION.

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JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

(For City Notes and Financial Letter-Box, see pages 484 and 486.)

The acute phase into which the Balkan crisis passed undoubtedly took the stock markets by surprise, and the speculative counters suffered severely, especially as Paris was heavily committed on the bull side, and Berlin was also largely concerned in a speculative movement. On the other hand, the investment sections withstood the strain well, and there is good reason for this, in view of the more favourable monetary developments, which give rise to the hope that the United States will not require any more gold. One of the markets which has weathered the storm well is that for Oil shares, which are now strongly supported. Home Rails have maintained an attitude of quiet firmness, and it is significant that the Underground stocks are being picked up again. The fact that *Consols* have throughout the scare never been lower than 74, is a proof that some of the dividend money has been filtering back into the market. Mexican Rails were at one time depressed, owing to the Revolutionists having damaged the line, while hitherto we have always been told that the Vera Cruz Line was altogether immune from attacks.

Americans Making the Running—Coppers Keeping Pace.

Americans continue to make all the running on the Stock Exchange, and those operators who have hitherto been looking askance at the market are feeling very sore. This, however, cannot be the case with my readers, whom I put on the track when prices were considerably below the present level. I have still every reason to take an optimistic view of the prospects. Bumper wheat and corn crops are assured, which will give the railroads as much, and more, traffic than they will be able to carry for some time to come. This means, of course, also that the steel industry will be in a booming condition, and *Steel Common*, in addition to *Union Pacifics, Milwaukee, Northern Pacifics*, and *Readings*, are my special recommendations at present, especially on any temporary reactions. The list would not, however, be complete without *Atchison*, which stand in an exceptionally favourable position. As regards *Copper*, the fates seem to be working in favour of the market, the American labour troubles and the fighting in Mexico having reduced the American output by about 20 per cent., while, for instance, the *General Electric Company* is reported to be in want o 32 million lbs. of electrolytic copper next year. The *Rio Tinto* directors are also very optimistic as to the outlook, and, in fact, this Company is already expected to pay a balance dividend for the current year of 50s., which would make 90s. per share for 1912, as compared with 52s. 6d. for the previous year. I am still most favourably disposed to *American* copper shares; while as regards the *Australian* group, *Great Cobars* are higher, and *Mount Elliotts* have experienced very sharp fluctuations. In reference to the last-mentioned shares I should like to mention, in reply to a reader, that the market still considers them a highly dangerous holding, as the Colonial group have all sold out, leaving the Paris bulls to carry the "baby," and that the price will be maintained so long only as the latter can be kept in good humour. Under these circumstances, the price might go up still further, but it might also drop heavily.

Argentine Railway Dividends.

The half-yearly *Argentine Railway* dividend announcements are of considerable moment to British investors, in view of the latter's enormous financial stake in that Republic. The results show that in most cases there has been a substantial expansion in working expenditure, while in some instances big traffic decreases have also been experienced. Under these circumstances, the showing is upon the whole a favourable one to the Companies, amongst which the *Central Argentine* carries off the honours. Despite a traffic decrease for the past year of nearly £204,000, the Central Argentine again pays 3½ per cent, leaving the dividend unchanged at 6 per cent. On the other hand, the *Buenos Ayres Great Southern* had an increase of nearly £414,000, but a considerable proportion thereof has been swallowed up by increased prior capital charges, and by higher working expenses, so that the final dividend is 4 per cent., making 7 per cent. for the year, carrying forward £136,000, against £137,000 brought in. The *Buenos Ayres Western* had a traffic decrease for the past year of £214,000, and the sum available for distribution on the Ordinary was as much as £222,400 down, at £514,800. Under these circumstances, stockholders should be well satisfied that the balance dividend has been reduced to no greater extent than ½ per cent., at 4 per cent., making 7 per cent. for the year. Last year a total of £135,000 was placed to reserve and other funds, but nothing is appropriated this time for these purposes, whilst £147,600 is carried forward, against £189,100 brought in. It now remains to be seen what the *Buenos Ayres and Pacific*, the "dark horse" of the group, will pay in the way of a dividend.

Oil Shares Pass Satisfactorily through the Crisis.

The Oil share market was naturally adversely affected by the Balkan scare, and prices fell to a considerable extent, although some of the high-class shares were well supported all the time. *Shells* dropped at one time to 5⅞ sellers, but have since led a very considerable all round recovery. *Ural Caspians* dropped to 2⅛, and are not much better now, which shows that the position is a weak one. *Mexican Eagles*, on the other hand, which never fell much, are distinctly firmer. At the lower prices *Egyptian* shares were bought for the Continent. An important strike has been made by the *Black Sea Oilfields*, which is of importance not only to this Company, but to the whole Maikop field, as the plot on which the gusher has been struck is on the extreme border of the *Black Sea* property, and about three miles from the recent gusher, so that to some extent the Maikop oilfield is proved thereby as of much greater extent. Owing to the Balkan scare, however, the incident had very little effect. The *Kern River Oilfields* are at last taking the bull by the horns, by a reorganisation which involves the cutting down of the £1 shares to 10s. apiece. Of course, the Company was too heavily capitalised at the outset. The latest registration is that of the *Arbanash (Roumania) Oil Company*, with a capital of £100,000 in £1 shares.

Promising Position of Premier Oil and Pipe Line.

One of the most promising oil shares is undoubtedly that of the *Premier Oil and Pipe Line Preference*, which recently touched 20s. 6d., and is but little lower now. In June last the Company's working capital was increased largely in the course of the absorption of several important interests in the Galician Oil industry, and the total issued capital now amounts to £1,150,000 in 7 per cent. Participating Preference shares of £1 each, and £2,300,000 in Ordinary shares of £1 each. An active business has taken place of late in the Preference shares, which in addition to their prior claim of 7 per cent., rank equally with the Ordinary in any surplus profits, after the latter have received 12 per cent. At present the dividend on the Ordinary is at the rate of 10 per cent. per annum, and the quarterly dividend at that rate has just been announced, payable on October 15th. It would appear, therefore, that the 7 per cent. Preference shares are thoroughly well secured, and look very attractive, with the chance of an increased distribution in the near future. The profits of the big amalgamation were estimated at £562,333, and dividends of 7 per cent. on the Preference and 12 per cent. on the Ordinary do not require more than £336,500. The surplus of over £200,000 for depreciation, reserve, and further dividends would, provided the estimate is realised, furnish a sound basis for a forecast of considerably more than 7 per cent. The Company is steadily increasing its production, and for September it amounted to 22,860 tons, which is 680 more than the August output. An advance in the price of the Preference in the near future, is, therefore, looked for, especially as Eileen well has just come into production, giving at the rate of 60 to 80 tons a day.

South African Market Rallies after a Sharp Fall.

The South African market suffered severely from the Balkan scare, but now a moderate recovery is in progress, which amongst Kaffirs seems to be more particularly affecting *Central Mining* and some of the leading producers, such as *Modderfontein, Van Ryn*, etc. Rhodesians followed the course of Kaffirs, and *Chartered* were at one time exceedingly weak, while the shares of even the richest Rhodesian gold mines showed conspicuous weakness Here, too, an important rally is in progress, notably in *Shamva, Falcons* and *Giants*. Diamond Mines also suffered from the recent scare, both *De Beers* and *Premier*, declining sharply, but they are slowly rallying now, and so are *Jagersfontein*. With regard to these, in fact, I hear that a very important rise is close at hand.

"Bullets" that turn to Gold. You'll find them on page 487.

Wade's Consolidated Trusts, Limited of 1, Broad Street Buildings, London, E.C. have for sale **2,500** 8% CUMULATIVE PREFERENTIAL PARTICIPATING SHARES of **£1** each, fully paid, at the price of **21/6** and **2,000** ORDINARY SHARES of **£1** each, fully paid, at **20/-** payable **3/6** per share on application and the balance against transfer, in

PRING & THOMPSON PROCESS, LIMITED,

which has a Capital of **£75,000** divided into **35,000** Eight per cent. Cumulative Preferential Participating Shares of **£1** each and **40,000** Ordinary Shares of **£1** each.

PRESENT POSITION AND FUTURE PROSPECTS.

This Company was registered at the end of last year, to acquire the World's Rights to Mr. H. P. Thompson's Process for treating coloured prints and transforming them to what is to all appearance an extremely able copy of the original painting. The Directors having satisfied themselves of the value and commercial prospects of the Invention made a Public Issue of 8 per cent. Cumulative Preferential Participating Shares in July last.

The English Patent has now been issued and the United States Patent has been accepted. The grant of the United States Patent is indisputable evidence of the novelty of the Invention and augurs well for the successful grant of the World's Patents, applications for all of which are in hand.

In addition to the Patent Rights the Company have secured the sole rights to treat the "Menpes Series of Great Masters," and can offer foreign countries a very valuable asset in the sole agency for these pictures, which have entailed a capital expenditure of at least £50,000 and a time expenditure of eight to nine years.

A recent Exhibition of the Company's productions at the Doré Gallery created great interest and contracts are in hand for approximately **20,000** pictures at very remunerative prices.

The Directors anticipate a sale of at least 100,000 pictures per annum in the United States and the Managing Director is leaving to conclude the Agency there with an option to the Agents to purchase the United States Patent on terms which should give the Shareholders a very handsome Bonus.

We are informed that the profit on the orders actually in hand is more than sufficient to pay the Preference Dividend for the next three years, and the Managing Director states that the profits set out in the Prospectus (£17,750) will be largely exceeded and probably doubled. This would allow of dividends of over **fifty per cent.** being paid on the whole of the Share Capital.

It should be borne in mind that the 8 per cent. Cumulative Preference Shares participate equally with the Ordinary Shares in all profits after payment of 8 per cent. on the Ordinary Shares.

A further 500 pictures selected from the best examples of more modern work are now in hand which will retail at from 5s. to 30s. and will be shortly added to the Company's permanent Exhibition **at their Galleries, 2, Norfolk Street, Strand,** where a great range of the pictures already produced can be inspected by the public free.

PRING AND THOMPSON PROCESS, LIMITED.

To WADE'S CONSOLIDATED TRUSTS, LIMITED,
1, Broad Street Buildings, London, E.C.

GENTLEMEN,—Herewith I send you the sum of £ , being a deposit of 3s. 6d. per share on 8 per cent. Cumulative Preferential Participating Shares of £1 each, fully paid, at the price of 21s. 6d. per share and / or Ordinary Shares of £1 each, fully paid, at the price of 20s. per share in the above Company. I offer to purchase that number of shares, and undertake to pay the balance on receipt of your acceptance of my offer and against certified transfer.

NAME .....

ADDRESS .....

OCCUPATION .....

DATE .....

APPLICATIONS WILL BE DEALT WITH STRICTLY IN THE ORDER RECEIVED.

NOTES.

(For Financial and Insurance Letter Box, see page 486.)

British American Tobacco Company.

"If at first you don't succeed, try, try again," is evidently the motto of the share pushers behind this concern. The present prospectus is practically identical with one issued in May last, and we, therefore, reproduce what we then ventured to say about the issue and repeat the enquiries we then made:—"This is an 'offer for sale' of 700,000 cumulative 5 per cent. preference shares of £1 each at a premium of 1s. 6d. In other words, some people are desirous of unloading their holdings on the British public—whilst the profits are still large and the dividends big. There are no less than eighteen directors, of whom four are deputy chairmen, and it would be interesting to know something about their fees. Who are the owners of the shares now being offered for sale, and why are they selling?"

Apropos.

The following is the reply sent by a member of the Stock Exchange to his bank-manager, who had written reminding him that his account was over-drawn to the extent of £47 6s. 6d.:—

> Your favour, reminding me that my account is over-drawn, duly received. I fail to see why you should take the trouble to write me on the subject. When my account was in credit, did I write reminding you of the fact? I think you would be the first to complain if I had done so.

We have felt like this ourselves sometimes—only the state of our account has not warranted the retort!

The Ladies.

The Women Co-operative Farmers, Ltd., has been registered as a joint stock company with a capital of £10,000. The board of five directors includes three ladies, but the two trustees for the debenture-holders and the secretary are of the coarser sex. We welcome the innovation. The mere male company-director may yet be saved by having ladies as colleagues. By the way, what would be the female equivalent for "guinea-pig"?

Tin Shares.

In season and out of season we have cautioned our readers not to follow the recent tin boom too far, and our warnings are now found to have been completely justified. Compared with the highest quotations this year, there has been an average fall in the prices of a dozen leading companies of over 50 per cent.; that is to say, if a speculator had invested in each of the companies at the height of the boom, over one-half of his capital would have evaporated. Some people must have made a fortune by selling at the right moment. We wonder who they are!

Brokers and Clients.

Our congratulations to Messrs. Lionel Robinson, Clark and Co. upon the verdict they obtained in the City of London Court last week, which unless reversed by a higher tribunal, will establish once for all the immunity of brokers from being held responsible if they or their employees tender honest advice to a client. For once, the law appears to have some affinity to common-sense. If the contrary verdict had been given, every doctor whose patient dies under his treatment might be found guilty of manslaughter, and every lawyer be personally responsible for the loss of his client's case. In no other path of life, except in the City, are there more people who endeavour to trade on the principle "Heads I win, tails you lose." They enter into a gamble, and when it does not turn out as they expect either launch charges of "fraud" or bring actions for the loss which they have sustained. We have had some of both kinds.

Bank of Egypt.

A reader resident in Egypt informs us that he knew Luzzato Pasha personally, and that "he died enormously wealthy." We should advise all shareholders to communicate with Mr. G. J. Fowler, J.P., Oatlands Chase, Weybridge, Surrey.

Marconis.

Although we did not approve of the mad rushing up of these shares some time ago, they have now reached a level justified by the prospects, and in view of certain pending developments of an important character, and *of the present market position*, we have reason to anticipate a further upward movement. We expect to see the shares at between 6 and 7 at an early date.

W. A. T.?

The Elmina Trading and Development Co., of Eldon Street House, E.C.—unknown to the reference books—is chaperoning the formation of the West African Trawling and Trading Co., Ltd., prospectuses of which are falling like autumn leaves in Vallambrosa. The front sheet is a sheer delight. Headed by Colonel J. S. Ashby, of Maidenhead, flanked by Mr. W. W. Taylor, of Aberdeen, it includes Sir Robert R. Wilmot, Bart., of Bracknell—whom not to know is to argue oneself unknown—and Major-General Sir Norman R. Stewart, Bart., C.B., whom everybody knows. No wonder that subscribers are being offered a bonus of 15 per cent., which means that for every 20 shares they subscribe they will receive three shares free. Even if they received the whole 20 free, or 20 for every three they subscribed, we could not recommend our readers to indulge in the luxury of supporting the issue, which, so far as we are concerned, must be permitted to trawl along by itself amidst the poetic surroundings of a jungle swamp.

National Cash Registers.

Our campaign against this company, as in the case of the Prudential, appears to have borne fruit, and we now find printed in large letters in red ink on the front of its circulars, "Prices are subject to change without notice." We shall soon have nothing left to do.

Chelekken Oil Fields.

The latest news from the property is to the effect that such excellent results are being obtained at depth that existing wells are being immediately deepened. Considerable importance is attached to the fact, as indicating the existence of an oil horizon very much below that at present being exploited. We are more than ever convinced of the soundness of the advice we have frequently given as regards these shares.

Pring and Thompson Process.

When this company was issued in June we expressed a favourable opinion as to its prospects, and since then very considerable progress has been made. Patents for the United Kingdom and America have been granted, and several very remunerative foreign contracts have been concluded, yielding large profits, sufficient, it is stated, to pay not only the Preference dividend but to provide for a substantial distribution on the Ordinary shares.

NEW ISSUES.

Brazilian Traction, Light and Power Company.

A *very* Canadian issue of a cool £1,880,000—part of an issue of £2,000,000 5 per cent. Bonds, with provision for a sinking fund to be used in redeeming them at par, or purchasing them "at *or below* par." An intelligent anticipation! We have called the issue a very Canadian one, but perhaps we ought to have said Irish; for we have the President of the company telling us that the balance of £120,000 "has been issued in part payment for properties in Brazil," and then, in the next paragraph of his manifesto, assuring us that the company "has no Bonds outstanding."

Canadian Northern Railway.

Another huge block of Debenture stock, ranking after all sorts of other charges, either created or authorised. Some day there will be a rare awakening on the part of British investors.

Harrisons and Crossfield.

An issue of a further £150,000 of Ordinary shares, for what reason we do not gather, at a premium of 50 per cent. The business is undoubtedly a prosperous one, but the price of issue is, in our view, excessive.

Toerangie (Sumatra) Rubber and Produce Estates.

Rubber evidently means to dispute favouritism with oil during the winter months, and this concern, having secured the services of Harrisons and Crossfield, Limited, as agents and secretaries, evidently thinks the issue by that company of a flourishing prospectus constitutes a good peg on which to hang an offer of £30,000 of Debenture stock. The scheme is entirely in the air, and there are scores of more tempting rubber investments.

Merbau Rubber Estate.

Another debenture issue (£20,000), with the bait of seven per cent. interest. Why not get a mortgage on the property?

Our "Bullets" are not hard. Try them. Page 487.

GRESHAM LIFE ASSURANCE SOCIETY.

REMARKABLE PROGRESS—AND ITS EXPLANATION.

Among life offices which have made great progress and attained exceptional prosperity, the "Gresham" holds a particularly prominent place. A comparatively youthful institution as Life Offices go—when the last accounts were made up the office was a little more than six decades old—one can realise the character of the work accomplished by the management, for at the end of 1911 the accumulated funds approximated to ten and a quarter million pounds, the premium income exceeded a million sterling, and the total income, apart from the capital sums received for annuities sold, was nearly £500,000 greater; whilst throughout its career the society has accumulated funds at an average rate of more than £166,000 per annum. Obviously one main reason for this success has been the efficiency of the financial management, which has all along enabled a high rate of interest to be earned on the assurance and annuity funds.

On the Investment side, the "Gresham" has proved probably more successful than any other company in Great Britain. When an enormous accumulation of funds yields about 4½ per cent. after deduction of income tax, and those funds are known to be carefully invested, it goes without saying that the financial administration is good. In another direction, however, this famous British institution has been specially well served. No small part of the prosperity it enjoys has been due to the fact that it has always been in the forefront of those Societies devising specially attractive policies such as appeal to the public on their own merits. A management may be enterprising and energetic, but its progress will not be smooth and rapid unless the wares it places on the market are such as can be conscientiously recommended. A typical "Gresham" policy is known as the "Special Combination with Guaranteed Options," and under its provisions the policy-holder secures, in return for a limited number of premiums—15, 20, 25 or 30, to suit his convenience—a fixed sum at death, whenever such event may happen, and a large guaranteed bonus during life time, together with valuable options and additional benefits. In the case of a person aged 25 next birthday, the annual premium for a policy of, say, £500, would be £23 16s. 8d., if payable for twenty years. Should death occur during the first year the estate would receive £507 18s. 11d., being the sum assured plus one-third of the premium paid. In the fifth year the amount would be increased to £539 14s. 5d., in the tenth year to £579 8s. 11d., in the fifteenth year to £619 3s. 4d. Putting the matter in another way, it appears that in the first case the estate must profit to the extent of £484 2s. 3d.; in the second by £420 11s. 1d.; in the third by £341 2s. 3d.; in the fourth by £261 13s. 4d., and in the fifth by £182 4s. 5d. On the other hand, the assured might, probably would, survive to the end of the 20-year term, in which case he would personally receive a cash payment of £250 plus twenty years' capitalised profits, together with a fully-paid policy for £500, participating in future profits. He would then have paid £476 13s. 4d. (£23 16s. 8d. × 20) in premiums, but the £250 received by him in a lump sum would reduce the net cost of assurance to £226 13s. 4d., and probably to a considerably smaller amount, for he would be entitled, as shown, to the capitalised profits of the two decades. He would also hold a participating policy, payable at death, or he could select one of the three remaining options:—(1) Relinquish the policy and receive £461 in cash; (2) subject to health, take a paid-up policy for £976; (3) accept a life annuity, which would be for £28 17s. in the case of a male. Whichever his choice, he would also be paid his share of the capitalised bonus—either in cash or its equivalent in increased future benefits.

A policy of this kind has only to be thoroughly understood in order to be appreciated. The policy-holder must largely benefit either his estate or himself. Should he survive throughout the premium-paying term, the options then given him are of such a varied nature as to meet any possible contingency. Many other policies issued by this multi-millionaire society are just as excellent in their way, but a single example is sufficient to show what financial strength, combined with expert knowledge and experience, can accomplish.

NO MORE INFLUENZA.

A FREE PRESCRIPTION THAT DOES ITS WORK INSTANTLY.

From a correspondent: "A friend handed me the following prescription that he said he had cut from the paper: Go to the nearest chemist's shop and get 60 grains of Kephaldol in tablet form. For colds take two or three tablets, with a warm drink when going to bed, and two more the first thing in the morning. To relieve pain take two tablets at once, and then one every hour till relieved.

"It seems strange that such a simple prescription can do so much. I afterwards found out that the prescription originally came from a professor in one of the famous Vienna hospitals. Be that as it may, the next morning my cold was completely gone. I now always keep the prescription handy, and if any member of my family is suffering from colds or pain of any kind, whether Rheumatism, Neuralgia, Headache, etc., we immediately resort to the tablets, and are always assured of instant relief."

HEALTH WITHOUT DRUGGING

MEN AND WOMEN CURED AT HOME BY SCIENTIFIC ELECTRIC TREATMENT.

You might as well try to put out a fire with oil as to attempt to cure a chronic ailment with drugs. Every dose gives the disease a firmer hold upon your system.

People who suffer from stomach and bowel troubles, kidney and liver disorders, indigestion, dyspepsia, rheumatism, weakness, lumbago and similar complaints need something to build up vitality, not poisonous drugs, which only tear down.

You know there is a cause for every ailment, and the reason for those troubles just mentioned is in the failure or breaking down of some part of the body machinery. When any organ of the body fails to work properly the result is inactivity, stagnation and disease. All you need to effect a cure is more vitality—more life and vim in the part that causes the trouble.

Saturate your nerves with a gentle current of electricity for an hour each day. Electricity is life—the power that creates vitality and strength. When properly applied, it will give new energy to every part of the body.

The "Ajax" Body Battery is the most scientific and successful appliance ever known for curing ailments with electricity. It generates its own power, is no trouble, and does not produce a shock, though it gives a strong, steady current.

GET IT FREE.

If you cannot call at the office for a free demonstration and test, send at once for our 80-page illustrated book, sent free, sealed and in a plain cover. It will do you good to read it. Write at once, to-day.

THE BRITISH ELECTRIC INSTITUTE

(Dept. 41), 25, Holborn Viaduct, London, E.C.

BUCHANAN'S WHISKY

"BLACK —&— WHITE"

The Highest Standard of QUALITY.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, *52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

MONEYLENDERS.—J. B. (Kentish Town).—We really have no time to go into your complaint in respect of a 5s. inquiry fee paid to Mr. Stanley, "Financier and Mortgage Broker," of Harrogate.

FARROW'S BANK.— L. D. (Hove).—We have looked into your complaint, and find that your solicitors have admitted there was a mistake, and that the money was due. Your wife apparently did not keep up the instalments which were arranged, but the Bank do not appear to have pressed her, and we do not think, in all the circumstances, they will do so.

OUTSIDE BROKER.—C. R. M. (South Norwood).—We believe the firm is perfectly able to meet its engagements.

GALICIAN OIL LANDS AND ROYALTIES TRUST.—OIL SHARES (Leicester).—We think you will have no cause to regret your investment. We have returned your papers under cover. CAUTION.—Messrs. Hatton, Morris and Co. are a reliable and trustworthy firm, and we think you can do no harm in buying the oil shares. We are sending you the name of a member of the Stock Exchange. J. W. (Peterhead).—See above. HIBERNIA.—We have no doubt that, in the contingency you mention, Messrs. Hatton, Morris and Co. would be glad to re-purchase the shares. DOUBTFUL K.—Quite reliable.

STAMPING TRANSFER.—F. G. T. (Battle).—The question is, whether the transfer is dated. If not, you can fill in the present date and have it stamped with a 10s. stamp; if dated, it will cost you a further £10 as fine, unless you can get it remitted.

INVESTMENT IN OILS.—LADY READER.—Cheleken Oils are a promising purchase. Among the cheaper shares, we would recommend Anglo Maikop. There is also a tip for Kozlowsky Petroleum.

WEST AFRICAN TRAWLING CO.—E. M. (Manchester), and T. S. O. (Smethwick).—See our remarks in this week's City Notes.

BRITISH COLUMBIA TRUST CORPORATION.—N. WALES.—The name of this concern is the British Columbia Corporation. There is no market in the shares and we cannot advise a purchase.

COBALTS.—J. C. F. (Cork).—The shares are very speculative, and we do not advise a purchase. Marconis will go better. See our Notes.

DALRIMPLE AND CO.—W. J. C. (Upper Tooting).—This is a bucket shop carried on at 22, Chancery Lane, and similar to the others you mention.

SKATING RINKS, LTD.—AJAX.—There is no information about this company in the usual books of reference, and the rumour is that it is being wound up. If the people at Ilford do not answer you, you must assume that such is the case, and you had better write to the Official Receiver in Companies Liquidation.

NIGERIAN WATERBURGH TIN FIELDS TRUST LTD.—J. R. (South Hackney).—You are not only liable for the calls, but also to forfeiture of the shares, and we do not see how you can get out of paying.

FRUIT AND VEGETABLE GROWERS' ASSOCIATION.—E. E. (Nelson).—There is no market for the shares. Write to the Secretary at 24, Lawrence Lane, London, E.C., for information.

ARGENTINE NATIONALS.—C. S. (London).—The I., J., K., and P. Cedulas were converted into Buenos Ayres Provincial 3½ per cent. Bonds. There are still dealings in some of the old Cedulas, but it is necessary for you to furnish us with complete details of your holdings, to enable us to obtain a valuation of the same for you.

OIL AND GENERAL SHARE EXCHANGE.—A. J. (London).—A new concern, formed, apparently, to deal mainly in oil shares. If it acts up to its prospectus it will undoubtedly "fill a long-felt want."

DOMINION OF CANADA CITY ESTATES.—T. J. D. (Market Harborough).—A fair investment of its kind, but speculative. There is not much market in the other shares you mention, and your only option is to hold for the present.

CAR AND GENERAL INSURANCE.—F. R. (Liverpool).—The prospectus you enclose recites that the specific and sole object of the new issue of 50,000 Preference shares is for the purpose of the further expansion of the business. The figures undoubtedly go to show that the company has met with a considerable measure of success, so far as a growing premium income is concerned. The investments, however, do not appear to have grown proportionately, and the claims ratio to income is not stated, an omission which we think should be rectified in any further issue. Until we are able to look into the financial position of the company and the adequacy of its reserve funds, we are not prepared to recommend an investment in its shares.

UNITED NATIONAL FRIENDLY ASSURANCE COLLECTING SOCIETY.—"HARRY LAUDER."—Send us you policy and any other papers you may have. Meanwhile, you had better ask the society if you may suspend payment of the premiums for a short time without forfeiting any of your rights and privileges. If they should refuse, continue the payment of the weekly contribution until we are able to advise you.

BRITANNIC ASSURANCE CO.—J. D. E. (Aberystwyth).—You complain that having subscribed for two policies held by your wife and yourself respectively for a term of fifteen years, the assurance being for £57 12s. 0d., and the premiums 2s. weekly, you will pay in premiums about £78, and this you regard as a poor investment. You must either continue the payment of the premiums, or forfeit to the company the monies already paid. The policies which have been returned do not provide for a Surrender Value, or the issue of a Free Policy. Why not write the company and ascertain what is meant by "Free Policy Concessions," what the amount of such Free Policy will be, and when the "concession" becomes available? You will then know precisely your true position in the matter.

LAW INTEGRITY INSURANCE COMPANY.—CONSTANT READER.—We should not advise you to apply for reinstatement of the policy. The recent decision by the Court of Appeal would, we think, entitle you to apply for a return of the premiums on the ground that the policy was issued *ultra vires*. You had better write the Company and ascertain if it is their intention to refund the monies paid. There is no provision for the issue of a Free Policy at the expiration of three years, which you say was promised by the agent at the time you joined.

REFUGE ASSURANCE COMPANY.—QUERY.—The policy you hold is termed "Ordinary Branch Whole Life." It makes no provision for the payment of a cash Surrender Value, or the issue of a Free Paid-up Policy. The receipt for the first premium is given in the name of the assured, although you are the proposer. Is it the intention of the assured to continue payments of the premiums regularly? We presume you are the niece, and therefore the question arises, have you an insurable interest in his life? To establish this, you must show that you have some pecuniary interest in the person assured, or that you are liable or accountable for some loss arising through his death. If these conditions are not applicable to you or the proposer, you had better apply to the Company for a return of the premium, or instruct a solicitor to do so on your behalf.

PEARL LIFE ASSURANCE.—W. B. (Newcastle-on-Tyne).—The policies you enclose, on the life of your wife and yourself, would appear to be in order so far as the assurance benefit at death is concerned. They both recite by endorsement that second policies have been issued, although in your case you say: the Superintendent got you to sign a small document, and said you would get a bonus, instead of which you got a new policy, which you would not accept. This in no way invalidates the first policy, and you ask whether you can claim a Surrender Value, which you would prefer to a Free Policy. The policy conditions make no provision whatever, either for a Surrender Value or the issue of a Free Policy, and unless the Company will, as an act of grace, comply with your request, you have no redress. The policies have been returned.

ASSURANCE POLICY.—W. J. (Brighton).—You do not mention the name of the Company through whom the assurance was effected. Let us know this and enclose the policy, when your enquiry shall receive attention.

LONDON AND MANCHESTER ASSURANCE COMPANY.—Mrs. S. (Cricklewood).—Five years ago you insured the life of your father in the sum of £20 12s. at a weekly premium of 5½d. He did not sign a proposal form, and has no knowledge of this insurance. Unless at the time you effected the policy you had a bona-fide expectation that you would incur expenses in connection with his death or funeral, no legal contract is created by such assurance, and you could recover the premiums paid. This policy, like many others we have examined, makes no provision either for a Surrender Value or the issue of a Free Paid-up Policy, the outcome of which is, that should the premiums fall into arrears beyond the days of grace allowed, all such premiums become forfeited to the Company. It is against inequitable treatment of this sort that we are recording our protest week by week. E. A. S. (Hammersmith).—Both policies are issued on the life of another. The assured, as you say, is your mother's sister. To establish insurable interest, you must show, as the proposer, that at the time you effected the assurance you had a bona-fide expectation that you would incur expenses in connection with the death or the funeral of the assured. If not, you had better write to the head office, and ask if they will regard you as the legal claimant in the event of a claim arising through death. If they are not able to do this, then you must claim the return of the premiums paid on the ground that no legal contract is created by the policies. Neither of the policies makes provision for the payment of a cash Surrender Value or the issue of a Free Paid-up Policy in the event of the premiums being discontinued.

PRUDENTIAL ASSURANCE COMPANY.—E. W. (South Tottenham) AND OTHERS.—There is not an atom of foundation for the statement which you tell us is being repeated by various Prudential agents that the Editor of this journal ever put forward a proposal for insurance with the Prudential office. MAJOR (Scarborough).—The policies are illegal if your parents did not sign the proposal form. Write direct to the chief office and ask for the return of the money paid. H. W. G. (Hammersmith).—Your policy is quite in order. The free policy value is £2. E. W. G. (Cardiff).—Get someone locally to interest themselves in your case. F. E. O. (Hull).—Write to the chief office and explain all the circumstances. Let us know the result. W. D. (Longsight).—The answer to your enquiry is in the affirmative. J. E. R (Ardwick).—If you have paid for five years without a break you can demand free policies. Apply to your agent. H. C. R. (Orange Free State).—You would have no difficulty about the claim, as all the policies are world-wide now. The third policy is a bad investment. R. C. R. (Dennistown).—There is no doubt that your governor is being misled, and we should strongly advise him not to complete the new transaction. If he changes the original policy it will be a great sacrifice, because only surrender value will be allowed. There is no table in the Prudential prospectus to correspond with the figures you have given. If the new transaction has been completed we should like to see all the documents. M. H. (Highgate).—If you paid for three complete years on your first policy you should have received cash surrender value. A. C. D. (Clapham Common).—You can only demand the £1 4s. 4d., which is the surrender value of the bonus. C. M. (Paddington).—The amount depends on the age at entry and the class of policy you hold. T. S. (Edinburgh).—The policies appear to be in order. C. H. (Wimbledon).—If your father and mother signed the proposal forms and you are responsible for funeral expenses the policies are legal. Otherwise they are illegal. J. W. (Salisbury).—You have been misled. You cannot draw the money until you are 45 years of age. You can surrender the policy for £1 9s. B. W. F. (Ferndale).—If you are paying the premiums yourself the policies are legal. CLUTHA (Glasgow).—You can have free policies now, but not for the sums assured. The amount can be ascertained on application to your agent. R E. W. (Merthyr Tydfil).—It is the usual method of doing business, although if you have paid in £20 and only got a £12 free policy, it is a worse return than usual. Unfortunately you have no remedy.

(A large number of replies are held over.)

The Coming Oil Boom.

Investors desirous of being kept in touch with the developments in the Oil Market and of securing the most promising investments should communicate with

THE OIL AND GENERAL SHARE EXCHANGE.

38, FINSBURY PAVEMENT, LONDON, E.C.

NO BUSINESS CONDUCTED ON MARGINS, COVER, OR ANY OTHER SPECULATIVE BASIS: BUT THE EXCHANGE IS READY AT ALL TIMES TO TAKE UP STOCK ON BEHALF OF ITS CLIENTS AT A SMALL ADVANCE UPON BANK RATE.

TELEGRAMS:— OLEOGENSHA, AVE, LONDON

TELEPHONE:— LONDON WALL 3975.

"Bullets" boom and bring Bigger prizes. Page 487.

BULLETS BOOMING!

GREAT SUCCESS OF OUR NEW COMPETITION.

As will be seen below, we are increasing our FIRST PRIZE to £120. We find as we go to press, that Bullets is already proving very popular with our readers, and we feel justified in augmenting our prize list. Bullets is the latest thing in competitions. It is exceptionally fascinating, yet at the same time extremely simple. We can confidently recommend it as the BEST SKILL COMPETITION.

Kindly note we are making a special feature of the judging.

THE JUDGING.

Many of these competitions are hastily or carelessly judged, and numerous good coupons are overlooked. **Every BULLETS Coupon will be read slowly and carefully by our special staff of adjudicators of the highest ability,** after which all the coupons will be read a second time, and just as much time and trouble will be devoted to the second reading as to the first. By this means it is practically impossible for any coupon to be overlooked.

"JOHN BULL" guarantees the following magnificent Prizes for BULLETS:—

First Prize - - £120

£10 2nd Prize. £5 3rd Prize. £2 10s. 4th Prize.

AND A LARGE NUMBER OF £1 AND 10s. PRIZES.

We shall also give

500 SPECIAL AWARDS OF MERIT.

BULLETS CAN ONLY BE CONSTRUCTED FROM THESE 20 EXAMPLES:—

THE GOVERNMENT	LORD ROBERTS	MOST WOMEN LIKE	PUBLIC HOUSE
AFTERNOON TEA	MY WIFE	KING GEORGE	ULSTER
HORSE RACING	SO FUNNY WHEN	TOUGH JOB	COURTING DAYS
THE SERVANT PROBLEM	THE NEIGHBOURS	GOING TO WAR	THE BALKANS
REFEREE	JOHN BULL	THE BOSS	CHORUS GIRL

HOW TO MAKE YOUR BULLETS.

First choose any one of the above twenty examples. Then give two or three words, having some bearing on the example chosen, the FIRST and LAST of which MUST begin with ANY OF THE LETTERS CONTAINED IN THE EXAMPLE CHOSEN. If three words are used in constructing a BULLET any word can be used as the middle word.

The same letter can be used as initial letter for both the first and the last word of the BULLET.

For instance, if you take "Horatio Bottomley," you can choose the letters "B" and "A" and, using any word you like as the middle word, you can form the BULLET "Business Government Advocate." Or from "Most People Want" "Wages Punctually" can be formed. Again, if you take "Winston Churchill" you can get the BULLET "Celebrated Statesman."

Now you see how very simple and fascinating this competition is.

SO SEND IN YOUR COUPONS NOW.

Competitors can send in two BULLETS on one coupon for tixpence, but if both coupons are used a postal order for one shilling must be sent.

BULLETS CAN ONLY BE CONSTRUCTED FROM ONE OF THE TWENTY ABOVE EXAMPLES.

The ink will not run if the coupon is slightly warmed before being used.

Closing date, Wednesday, Oct. 16th.

Example .....

Bullet .....

Example .....

Bullet .....

(2) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Oct. 16th.

Example .....

Bullet .....

Example .....

Bullet .....

(2) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

IF BOTH COUPONS ARE USED A POSTAL ORDER FOR 1/- MUST BE SENT.

BULLETS COUPONS ARE ALSO PUBLISHED IN "MRS. BULL."

Envelopes should be marked "BULLETS, No. 2," "John Bull," Long Acre, London, W.C.

RULES (which must be strictly adhered to).

1. The First Prize will be awarded for what, in the opinion of the Editor, assisted by a competent staff of adjudicators, is the best Bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Stamps will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, October 16th.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision on all matters concerning this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

THE RESULT OF THIS COMPETITION WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 2nd, 1912. AND CHEQUES WILL BE SENT THE SAME DAY.

RACING NOTES.

By W. Lotinga.

Prophetic.

At Windsor to-day (Wednesday) Berrilldon can pick up the Berkshire Handicap if he goes for it in lieu of waiting for Kempton, whilst the next day Demosthenes ought to score under top weight in the October Handicap, and Duke of Tipperary may take the Nursery.

Kempton's "big" meeting should bring successes to Prester Jack in the Richmond Plate and Adam Bede or Alope in the Coventry Plate. The event of the week is the Duke of York Stakes, and on the handicap alone I like nothing better than

Willaura

as an *each way* investment.

For the Cesarewitch I can only repeat my former confidence in

Winthorpe,

whose quoted price in the market is exceedingly tempting.

SPORTING REPLIES.

Lucas and Scott (Lucerne).—A. J. (Hull).—We can find no trace of these people.

"Gale's Special."—J. S. W. (Brighton).—The ordinary price of this paper is 2s. 6d., but as you will see by the advertisement on another page the current issue will be sent to our readers upon receipt of 1s.

Aubrey Milton (Croydon).—"Dubious."—You have chosen the correct *nom-de-plume*, although Mr. Milton's telegraphic address is "Veracity."

Agence Fairburn et Cie (Geneva).—H. W. H. (Leeds).—We believe this to be a respectable concern. At any rate, it is backed by good people over here.

E. Joy (Derby).—W. T. H. (East Ham).—Throw the circulars into the fire.

H. A. Bradford (Conduit Street).—H. H. (Buckley).—We can obtain no explanation respecting your claim.

Hamilton Stapleton (Oxford Street).—J. M. (Swansea).—You ask what we "have done in the matter" of your claim. We have called the attention of Mr. Stapleton to it. We cannot do more. We are not debt collectors.

George H. Warwick (Birmingham).—H. C. R. (Nottingham) —Mr. Warwick is said to have paid out on "doubles" £16,000 to £180 on the Ascot Stakes and Hunt Cup, and does a big business of this class. One of his special concessions to ordinary backers is that telegrams may be handed in on the racecourse up to the "off."

Duncan Ross (London).—R. P. H. (North Wales).—The money is clearly due to you. Demand the address of the client they mention. Looks like a try-on.

Hamilton and Co. (Binningen).—J. W. M.—Messrs. Hamilton and Co., of Binningen, are a well-known firm and quite respectable.

Commerciale Agence de Kriens.—T. W. D. (Brough) and E. R. B. (Southampton).—We know nothing of this firm, but will make enquiries.

Harry Appleton.—J. H. (Nelson).—We have looked fully into the matter, and, according to the records, it would appear that no trace can be found of any such commissions as those you mention. Obviously, Mr. Appleton cannot be responsible for commissions which do not reach him If you have a counterfoil of the postal order, you should apply to the Post Office for particulars as to the source through which it was cashed. E. K. (Chatham).—We have made careful enquiries and find that the commissions which were sent by the tipster, presumably on your behalf, were not executed, as Mr. Appleton had not the slightest idea of the source from which they originated, and naturally concluded that they would be sent by you in the ordinary way, either under your name or that of a *nom-de plume*. We understand that the 5s. you have overpaid has been returned to you, and also that you will receive back the registration fee you paid. R. R. (Spennymoor).—If you have any proof that the postal order, of which you say you kept the counterfoil, was received by Mr. Appleton, he tells us he will be pleased to pay you the amount claimed.

T. B. (Buttevant).—Your complaint is somewhat ancient, but apparently you admit asking for the return of your stake, and receiving it.

J. F. Awbery.—A. B. C. (Margate).—Mr. Awbery's sweeps are perfectly genuine. G. P. (Stoke-on-Trent).—They are quite private.

Calcutta Sweep.—Constant Reader.—You should communicate with the Secretary of the Calcutta Turf Club, Calcutta. We understand, however, that tickets are issued only to members of the Club.

Continental Sweepstakes.—A. T. J. (Hampstead).—Write to either H. Diamond J. F. Awbery or The Totalisator. In each case "Lucerne," Switzerland," is sufficient address.

THE "T.G." SYNDICATE.

A DISCLAIMER AND A WARNING.

Mr. A. A. Skoien, the Chairman of the Turf Guardian Society, writes:—"Circulars have lately been widely distributed which have, it is understood, given rise to the idea that a Sweepstake is being conducted by the Turf Guardian Society, Ltd. I wish to make it plain that the said Society has nothing to do with any Sweepstake whatever, and that they have no part or lot, financial or otherwise, in any venture of this kind." We strongly advise our readers to give the "T.G." Syndicate a wide berth. The name of its Secretary is Keen. Suggests mustard!

FOOTBALL FANCIES.

By "Tottenham."

We did not do well last Saturday, but the results were so exceptional that we need not worry over the matter. Think of it, of the ten games in the Southern League seven were won by visiting teams! The like will not happen again this season.

In attempting to redeem matters I should fancy for my *Likely Lot* the following:—Notts Forest, Northampton, Stoke, Reading, Crystal Palace and Norwich. For my *Long Shot* add to the above, Everton, Sheffield Wednesday, West Bromwich Albion, Leeds City, Grimsby and Lincoln City. In the following selections the names of likely winners are printed in italics:—

English League (Division 1.)

Blackburn *v.* Aston Villa	— Sunderland *v.* Middlesbro'
Bradford C. v. Oldham	— *Spurs v.* Notts County
Everton v. Bolton	— *West Brom. A. v.* Sheffield U.
Manchester C. v. Newcastle	— Derby *v.* Manchester U.
Sheffield W. v. Liverpool	— *Woolwich A. v.* Chelsea

Division II.

Birmingham *v.* Burnley	— *Leeds v.* Stockport
Blackpool v. Barnsley	— *Notts Forest v.* Glossop
Bristol City *v.* Hull	— Bury *v. Wolves.*
Fulham v. Bradford	— *Huddersfield v.* Preston N.E.
Grimsby v. Leicester Fosse	— *Lincoln v.* Clapton O.

Southern League.

Gillingham *v.* Swindon	— Southampton *v. West Ham*
Northampton v. Bristol R.	— *Plymouth v.* Brighton
Q.P. Rangers *v* Millwall	— *C. Palace v.* Coventry
Stoke v. Brentford	— *Norwich v.* Portsmouth

Reading v. Exeter.

Cambridgeshire and Manchester November Handicap.

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2347	193152	391605	482141	619182
19833	201982	410041	522434	632537
39158	211014	427369	533724	636046
74588	229681	460499	561139	640658
90133	238699	481175	573292	649632
112385	264741	500772	576887	665017
132236	283861	424668	597549	670798
151144	304401	439193	600838	684412
162669	351792	461635	608363	684982
176101	378421	473292	610614	689540

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